State: District of Columbia Filing Company: Admiral Indemnity Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

State Tracking #:

Product Name: Restaurant Program

Project Name/Number: Rewrite Coverage Changes/AIC-MS-REST-FO/RU-0317

Filing at a Glance

Company: Admiral Indemnity Company

Product Name: Restaurant Program
State: District of Columbia

TOI: 05.0 CMP Liability and Non-Liability

Sub-TOI: 05.0003 Commercial Package

Filing Type: Rule

Date Submitted: 11/07/2016

SERFF Tr Num: ADIN-130789176
SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: AIC-DC-REST-RU-0317

Effective Date 03/01/2017

Requested (New):

Effective Date 03/01/2017

Requested (Renewal):

Author(s): Howard Ryerson

Reviewer(s):

Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: District of Columbia Filing Company: Admiral Indemnity Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name: Restaurant Program

Project Name/Number: Rewrite Coverage Changes/AIC-MS-REST-FO/RU-0317

General Information

Project Name: Rewrite Coverage Changes Status of Filing in Domicile: Not Filed

Project Number: AIC-MS-REST-FO/RU-0317 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 11/07/2016

State Status Changed: Deemer Date:

Created By: Howard Ryerson Submitted By: Howard Ryerson

Corresponding Filing Tracking Number: ADIN-1307089103

Filing Description:

We have made changes to our commercial property and general liability exception pages which correspond with the form changes outlined in filing# ADIN-1307089103.

Please refer to the filing memorandum for a complete description of all changes being introduced in conjunction with this filing.

We are seeking an effective date of March 1, 2017 for these changes.

Company and Contact

Filing Contact Information

Howard Ryerson, Director - Legal & hryerson@clermonthid.com

Regulatory Compliance

3 University Plaza 201-518-2540 [Phone] Suite 604 201-342-6381 [FAX]

Hackensack, NJ 07601

Filing Company Information

Admiral Indemnity Company CoCode: 44318 State of Domicile: Delaware

3 University Plaza Drive Group Code: 98 Company Type: P&C Suite 604 Group Name: WR Berkley State ID Number:

Hackensack, NJ 07601 FEIN Number: 52-1772985

(201) 342-4211 ext. 2497[Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

State: District of Columbia Filing Company: Admiral Indemnity Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name: Restaurant Program

Project Name/Number: Rewrite Coverage Changes/AIC-MS-REST-FO/RU-0317

Rate Information

Rate data does NOT apply to filing.

State: District of Columbia Filing Company: Admiral Indemnity Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name: Restaurant Program

Project Name/Number: Rewrite Coverage Changes/AIC-MS-REST-FO/RU-0317

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		AIC - DC FA Restaurant State Exception Page (Ed. 01-17)	AIC-DC-CF-REST-E-1 (01/17) thru AIC-DC-CF- REST-E-12 (01/17)	Replacement	ADIN-130307837	AIC - DC FA Restaurant State Exception Page (Ed. 01-17).pdf
2		AIC - DC GL Restaurant State Exception Page (Ed. 01-17)	AIC-DC-GL-REST-E-1 (01/17) thru AIC-DC-GL- REST-E-7 (01/17)	Replacement	ADIN-129627484	AIC - DC GL Restaurant State Exception Page (Ed. 01-17).pdf

COMMERCIAL LINES MANUAL DIVISION FIVE – FIRE AND ALLIED LINES ADMIRAL INDEMNITY COMPANY EXCEPTION PAGES – RESTAURANT PROGRAM

RULE 1. APPLICATION OF THIS DIVISION

Paragraph **D.3.** is deleted in its entirety and replaced by the following:

3. Loss Cost Conversion

Multiply ISO loss costs by 1.542.

RULE 32. TENANTS IMPROVEMENTS AND BETTERMENTS

Paragraph **E.** is deleted in its entirety and replaced by the following:

E. Rates

Must always be rated as a separate item using the building rate.

RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS

Paragraph **D.** is deleted in its entirety and replaced by the following:

D. Ordinance Or Law Coverage

1. Description Of Coverage

The following coverages respond to losses that result from enforcement of ordinances or laws regulating demolition and/or restoration of a building following physical damage to that building by a covered cause of loss. In the situation where the underlying property damage losses were caused by covered and excluded causes of loss, loss payment for ordinance or law coverages may be proportioned accordingly.

Coverage does not include loss due to an ordinance or law with which the insured was required to comply before loss and failed to comply. Further, coverage applies only in response to the minimum requirements of an ordinance or law.

a. Coverage A - Loss to the Undamaged Portion of the Building

The undamaged portion of a building will suffer a loss in value if an ordinance or law requires demolition following direct physical loss to another part of the building. Coverage **A** covers the loss in value of the undamaged portion of the building. (Coverage **A** does not cover the demolition costs. For such coverage, refer to Coverage **B**.)

b. Coverage B - Demolition Cost

Coverage **B** covers the costs to demolish the undamaged portions of the building.

c. Coverage C - Increased Cost of Construction

- (1) Following a physical loss to the building, Coverage **C** covers the increased expenses to repair, replace, reconstruct or remodel the damaged or undamaged parts of that building so that it complies with current building, zoning or land use laws or ordinances.
- (2) For each described building covered under the policy, Building And Personal Property Coverage Form and Condominium Association Coverage Form include coverage for the Increased Cost of Construction up to the lesser of \$10,000 or 5% of the building's limit of insurance (under blanket insurance, the 5% criterion applies to the building's value times the coinsurance percentage). Such coverage applies only to damaged parts of the property. This limited coverage should be taken into account when selecting a limit of insurance for Coverage C under Endorsement SP 315.

2. Form

Use Ordinance or Law Coverage Endorsement (SP 315).

3. Rules

a. Schedule Entry

Indicate in the Schedule of Endorsement SP 315 which coverage(s) apply.

b. Limits of Insurance

(1) Coverage A

Coverage **A** is not subject to a separate limit of insurance and does not increase the limit of insurance on the building. When Coverage **A** applies to a loss, the limit of insurance on the building (as shown in the Declarations) covers the physical damage and the loss in value of the undamaged portion to the building.

(2) Coverages B and C

In the Schedule of Endorsement SP 315:

- (a) Enter individual limits of insurance for Coverage B and/or Coverage C; or
- **(b)** A combined limit of insurance may be written for Coverages **B** and **C**, in lieu of individual limits. Enter the combined limit in the Schedule of Endorsement **SP 315**.

c. Coinsurance

- (1) Minimum coinsurance of 80% applies to the building when Endorsement SP 315 is used. If the policy's Replacement Cost Optional Coverage applies (whether or not Coverage C also applies), this coinsurance requirement is based on the replacement cost of the current building. If the Replacement Cost Optional Coverage does not apply to the building, the coinsurance requirement is based on the actual cash value of the current building.
- (2) The Coinsurance condition does not apply to the limit(s) of insurance selected for Coverages B and C.

d. Additional Covered Property

Coverage **C** includes the increased cost of construction for the following (but such coverage does not increase the Coverage **C** Limit of Insurance):

- (1) Cost of excavations, grading, backfilling and filling;
- (2) Foundation of the building;
- (3) Pilings; and
- (4) Underground pipes, flues and drains.

4. Coverage Example

- **a.** Assume the following:
 - (1) An insured building of masonry construction has a replacement cost value of \$400,000 and an actual cash value of \$350,000.
 - (2) This building is located in an area now zoned for superior construction. The owner knows that substantial damage to the building assume 50% destruction will trigger the local ordinance and the entire building will have to be destroyed.
 - (3) Estimated cost of demolition of 50% of the structure (the undamaged portion) is \$30,000.
 - (4) The additional cost to replace the building with a new structure to comply with the local ordinance and land use laws is \$200.000.
- **b.** For purposes of illustration, the following is a possible way of developing the limits of insurance necessary when the Ordinance Or Law Coverage Endorsement is attached.

c. Example:

Replacement Cost Coverage Option applies.

To provide coverage for:

- (1) Replacement cost value of the current building (including loss of value of the undamaged portion), choose a Building limit of \$400,000.
- (2) Additional cost to replace the building to comply with an ordinance or law, choose an Increased Cost of Construction limit of \$200,000.

(3) Cost to demolish the undamaged part of the existing building, choose a Demolition Cost limit of \$30.000.

5. Rating

USE ISO RATING TO RATE ORDINANCE OR LAW COVERAGE

The following is added at the end thereof:

(AIC) A. Restaurant Coverage Forms

1. Description of Coverage

These forms replace the ISO Causes Of Loss – Special Form (**CP 10 30**), the Building and Personal Property Coverage Form (**CP 00 10**), and the Business Income (And Extra Expense) Coverage Form (**CP 00 30**) so as to provide additional limits on certain coverages and to add other additional coverages for our restaurant policyholders.

2. Form

Use:

- a. Building and Personal Property Coverage Form (CSMR 00 10);
- b. Business Income (and Extra Expense) Coverage Form (CSMR 00 30); and
- c. Causes of Loss Special Form (CSMR 10 30)

3. Rules

These forms can be used for any eligible restaurant whenever the property coverage part includes the Causes Of Loss – Special Form, the Building and Personal Property Coverage Form, and the Business Income (And Extra Expense) Coverage Form.

4. Premium

- A flat charge of \$500 per location applies except for incidental office or storage locations;
 and
- **b.** For Business Income (And Extra Expense), multiply the Basic Group I and Basic Group II loss costs by the No Coinsurance Factor in ISO **Table 50.E.3.b.#1**.
- **c.** For waiting periods, apply the applicable factor below:

Waiting Period	Factor
None	1.110
24 hours	1.050
48 hours	1.025
72 hours	1.000

5. Increase in Limits of Insurance for any Additional Cause of Loss, Additional Coverages or Coverage Extensions

a. All Coverages

(1) Description of Coverage

This endorsement is used to increase the Limit of Insurance beyond that included in the Restaurant Coverage Forms for any Additional Covered Cause of Loss, Additional Coverage or Coverage Extension.

(2) Form

Use Schedule of Increased Limits – Enhancement Coverage Endorsement (SP 301).

(3) Premium

Refer to Company

(AIC) B. Scheduled Property Coverage Form

1. Description of Coverage

Provides coverage for covered causes of loss to property owned by the insured and specified in the schedule included on the form.

2. Basic Form(s) Applicable

Use Scheduled Property Coverage Form (SP 305).

3. Eligibility

a. What is Eligible

The rules in this section apply to the property owned by the insured and specified in the schedule included on the form. All covered property must be scheduled with a limit of insurance shown for each item scheduled.

b. Ineligible Risks

The rules in this section do not apply to property owned by the insured that is not specified in the schedule included on the form.

4. Premium Determination

Calculate using the total limit of insurance shown in the schedule against the business personal property rate at the location where the property is to be kept, per 100.

This coverage is subject to a minimum premium of \$250.

(AIC) C. Additional Insured Endorsement

1. Description of Coverage

To add the person or organization specified in the endorsement as an additional insured, as their interests may appear, for the property described in the endorsement.

2. Form

Use Additional Insured Endorsement (SP 304).

3. Premium

A flat charge of \$150 per location applies.

(AIC) D. Newly Acquired Property Exclusion Endorsement

1. Description of Coverage

This endorsement is used to exclude coverage for newly acquired or constructed property.

2. Form

Use Newly Acquired Property Exclusion Endorsement (SP 309).

3. Rate

There is no premium adjustment when attaching this endorsement.

(AIC) E. Period of Restoration Changes Endorsement

1. Description of Coverage

Offers the insured a time limit option, based on the amount of insurance used for rating, and waiting period options.

2. Form

Use Period of Restoration Changes Endorsement (SP 320).

3. Rate

Refer to rules shown above that pertain to the Restaurant Coverage Forms.

(AIC) F. Back-up of Sewers or Drains Exclusion

1. Description of Coverage

This endorsement is used to exclude coverage for the back-up of sewers or drains.

2. Form

Use Back-up of Sewers or Drains Exclusion (SP 321).

3. Rate

When this endorsement is used, apply a rate modification factor of .992.

(AIC) G. Limited Back-up of Sewers or Drains Coverage

1. Description of Coverage

This endorsement is used to provide a sub-limit for sewer back-up coverage.

2. Form

Use Limited Back-up of Sewers or Drains Coverage (SP 322).

3. Rate

When this endorsement is used, apply the following rate modification factor based upon the coverage limit selected:

Coverage Limit	Flat Charge
\$250,000	.993
\$500,000	.994
\$1,000,000	.995
\$2,500,000	.996
\$5,000,000	.998

(AIC) H. Utility Services - Time Element - Overhead Transmission Lines Coverage

1. Description of Coverage

This endorsement is used to provide a sub-limit for interruption of services resulting from direct physical loss or damage by a Covered Cause of Loss to overhead transmission lines.

2. Form

Use Utility Services - Time Element - Overhead Transmission Lines Coverage (SP 330).

3. Rate

When this endorsement is used, apply the following charges based upon the coverage limit selected:

Coverage Limit	Premium Charge	
\$25,000	\$70	
\$50,000	\$145	
\$100,000	\$285	

(AIC) I. Utility Services – Time Element – Increased Number of Days

1. Description of Coverage

This endorsement is used to increase the maximum number of days for which Utility Services – Time Element coverage is provided.

2. Form

Use Utility Services – Time Element – Increased Number of Days (SP 331).

3. Rate

When this endorsement is used, apply the following charges based upon the number of days selected:

Number of Days	Premium Charge	
10	\$65	
20	\$200	
30	\$335	

(AIC) J. Business Income from Dependent Properties - Changes Endorsement

1. Description of Coverage

This endorsement is used to increase daily limit for the suspension of operations due to loss arising from any one Leader Location.

2. Form

Use Business Income from Dependent Properties - Changes Endorsement (SP 332).

3. Rate

When this endorsement is used, apply the following charges based upon the daily limit selected:

Daily Limit	Premium Charge	
\$2,500	\$20	
\$5,000	\$60	

(AIC) K. Computer Coverage Endorsement

1. Description of Coverage

Provides coverage for direct physical loss of or damage to Electronic Data Processing Equipment (Hardware) and Electronic Media and Records (including Software) caused by or resulting from any Covered Cause of Loss.

2. Basic Form(s) Applicable

Use Computer Coverage Endorsement (SP 337R).

3. Premium Determination

Multiply the limit requested by the final business personal property rate of the location where the computer equipment is used/stored, per \$100. Apply the computer coverage modification factor of 1.25.

RULE 74. OTHER CAUSES OF LOSS FORMS

The following is added at the end thereof:

(AIC) A. Equipment Breakdown Enhancement Endorsement

1. Description of Coverage

This endorsement modifies Causes of Loss – Special Form, Common Policy Conditions (**IL 00 17**) and Commercial Property Conditions (**CP 00 90**) to provide Coverage for these perils, by removing specific Exclusions and Limitations in the Special Form, and by adding provisions to the Conditions forms.

2. Form

Use Equipment Breakdown Enhancement Endorsement (SP 157).

3. Rates

a. For all insured locations, calculate the property and business income total insurable value, divide by 100, and multiply this amount by the following factors:

Combined Property Damage and Business Income Rate/\$100 TIV		
0.020		

Table 3.a. - Restaurant Class Factors

b. A \$25 minimum premium applies per policy

4. Deductibles

Premiums may be modified to reflect the application of deductibles via the following table:

Property Deductible	Optional Equipment Breakdown Deductible Factor (Non-Manufacturing)
\$1,000	1.000
\$2,500	0.848
\$5,000	0.686
\$10,000	0.519
\$25,000	0.357
\$50,000	0.292

Table 4.a. - Optional Equipment Breakdown Property Damage Deductible Factors

Rule **75.** is deleted in its entirety and replaced by the following:

RULE 75. EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)

A. Description Of Coverage

This insurance provides coverage for loss by earthquake and volcanic eruption, explosion or effusion usually at a limit of insurance lower than the limit for other causes of loss, subject to an annual aggregate.

B. Forms

- 1. Use Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form) (SP 318).
- 2. Use Earthquake Volcanic Eruption Coverage Schedule (SP 319) with Endorsement SP 318.

C. Rules

1. Coinsurance

The Coinsurance Condition does not apply to the coverage provided under Endorsement SP 318.

2. Specific And Blanket Insurance

- **a.** For policies containing more than one item of covered property, Earthquake Volcanic Eruption Coverage may apply to any or all items. Designate in Coverage Schedule (**SP 319**) the items to which Endorsement **SP 318** applies.
- **b.** Insurance under Endorsement **SP 318** may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in Coverage Schedule (**SP 319**).
- **c.** A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages.

3. Limits Of Insurance

- a. The limit of insurance under Endorsement SP 318 is an annual aggregate limit, which applies to the total of all loss or damage that is caused by earthquake or volcanic eruption in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one earthquake or volcanic eruption during that period of time. If the first earthquake or volcanic eruption does not exhaust the limit of insurance, then the balance of that limit is available for a subsequent earthquake or volcanic eruption.
- **b.** Endorsement **SP 318** includes an Increased Annual Aggregate Limit Option. Under this option, the annual aggregate is two times the limit of insurance; but the limit of insurance remains the maximum amount recoverable for a single earthquake or volcanic eruption. Indicate in Coverage Schedule (**SP 319**) whether the Increased Annual Aggregate Limit Option applies.
- c. The limit of insurance stated for Earthquake Volcanic Eruption is the maximum amount recoverable for loss or damage by earthquake or volcanic eruption. The Earthquake Volcanic Eruption limit of insurance is not in addition to the limit of insurance that applies to other Covered Causes of Loss. For example, the maximum amount recoverable for the total of all loss or damage caused by an earthquake and fire resulting from the earthquake is the limit of insurance applicable to fire.

d. Amounts payable under Additional Coverages and Coverage Extensions do not increase the Earthquake - Volcanic Eruption limit of insurance.

4. Deductibles

- **a.** Property damage coverage is subject to a deductible which applies to the value of property that sustains damage by earthquake or volcanic eruption.
- **b.** Premiums may be modified to reflect the application of deductibles via the following table:

Earthquake Deductible	Deductible Factor	
\$10,000	1.000	
\$25,000	.832	
\$50,000	.682	
\$75,000	.550	
\$100,000	.455	
\$150,000	.291	
\$200,000	.273	
\$250,000	.255	
\$500,000	.236	
\$750,000	.227	
\$1,000,000	.223	

5. Options

- a. Refer to Paragraph 3.b. of this rule for the Increased Annual Aggregate Limit Option.
- **b.** Endorsement **SP 318** may be used to limit coverage to "Earthquake Sprinkler Leakage Only". This option is made applicable by appropriate entry in Coverage Schedule (**SP 319**).

6. Rating

a. Premium Determination:

Apply applicable rating factors to the appropriate base rates shown in paragraph **e.** below to determine premium.

- **b.** Premium is calculated on a per location basis
- c. An Aggregate Limit Factor of 1.333 applies when an aggregate equal to twice the per occurrence limit is selected
- **d.** An Earthquake Sprinkler Leakage (EQSL) factor of 0.25 applies when coverage is provided for earthquake sprinkler leakage only.

e. Earthquake Base Rates:

Construction Type	Base Rate
Frame	0.003
Joisted Masonry	0.006
Non-Combustible	0.003
Masonry Non-Combustible	0.003
Modified Fire Resistive	0.003
Fire Resistive	0.003

RULE 76. FLOOD COVERAGE ENDORSEMENT

A. Description of Coverage

This insurance provides coverage for loss by flood.

B. Forms

- 1. Use Flood Coverage Endorsement (SP 317).
- 2. Use Flood Coverage Schedule (SP 314).

C. Rules

1. Ineligibility

Certain properties are not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act, 16 U.S.C. 3501 et seq. and the Coastal Barrier Improvement Act of 1990, Pub. L. 101-591, 16 U.S.C. 3501 et seq. Flood Coverage Endorsement **SP 317** cites these Acts under Property Not Covered.

2. Inception of Coverage And Increases In Coverage

Coverage is not provided with respect to a flood that begins before or within 72 hours after the inception date of the Flood Coverage Endorsement. An increase in the amount of flood insurance does not apply with respect to a flood that begins before or within 72 hours after the insured requests the increase.

3. Specific And Blanket Insurance

- **a.** For policies containing more than one item of covered property, flood coverage may apply to any or all items. Designate in the Coverage Schedule (**SP 314**) the items to which **SP 317** applies.
- **b.** Insurance under **SP 317** may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in Coverage Schedule (**SP 314**).
- **c.** A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages.

4. Limits Of Insurance

- **a.** Enter a Limit of Insurance for Flood in Coverage Schedule (**SP 314**). This Limit is the maximum amount payable in a single occurrence of flood.
- b. Also enter an Annual Aggregate for Flood in Coverage Schedule (SP 314). If there is more than one flood in a 12-month period (starting with the beginning of the present annual policy period), the Annual Aggregate is the maximum amount payable for the total of all flood losses sustained during that period of time.
- **c.** If the Flood Limit and the Annual Aggregate amount are the same, or if there is no amount stated as an Annual Aggregate, then the Flood Limit is the maximum amount payable in the 12-month period even if there is more than one occurrence of flood.
- **d.** The Flood Limit is not in addition to the limit of insurance that applies to other Covered Causes of Loss. For example, the maximum amount recoverable for the total of all loss or damage caused by a flood and fire resulting from the flood is the limit of insurance applicable to fire.
- **e.** Amounts payable under Additional Coverages and Coverage Extensions do not increase the Flood Limit.

5. Other Insurance

- a. Coverage under Endorsement SP 317 is written as excess over the maximum limit that can be insured under a National Flood Insurance Program (NFIP) policy, even if NFIP coverage was not obtained or maintained. The excess clause does not apply if the property is not eligible for NFIP coverage, or was not eligible when SP 317 was written.
- **b.** The insurer may agree to write Endorsement **SP 317** without underlying NFIP coverage, by indicating in Coverage Schedule (**SP 314**) that the Underlying Insurance Waiver applies.

6. Deductible

Premiums may be modified to reflect the application of deductibles via the following table:

Flood Deductible	Deductible Factor	
\$10,000	1.000	
\$25,000	.781	
\$50,000	.625	
\$75,000	.590	
\$100,000	.563	
\$150,000	.520	
\$200,000	.490	
\$250,000	.469	
\$500,000	.395	
\$750,000	.345	
\$1,000,000	.310	

7. Rating

a. Premium Determination:

Apply applicable rating factors to the appropriate flood base rates shown in paragraph **e.** below to determine premium.

- **b.** Premium is calculated on a per location basis. The TIV in the Premium Formula is the TIV for the location.
- **c.** Limit Factor = (Flood Limit / Sum of TIV for all locations) ^ 0.28.
- d. All other rates and factors are defined below.

e. Flood Base Rates:

Flood Zono	Flood Zone Ha		
Flood Zone	Low	Moderate	High 1.600 .800
Α	.240	.400	1.600
В	.080	.120	.800
С	.016	.040	.096

f. Hazard Type Descriptions

- (1) <u>Low</u> Building walls/floors and personal property have low susceptibility to damage due to flood.
- (2) <u>Moderate</u> Building walls/floors and/or personal property are/is moderately susceptible to damage due to flood. This category does not apply to risks meeting the definition of "High" hazard below.
- (3) <u>High</u> Building walls/floors and/or personal property are/is highly susceptible to damage due to flood.

g. Aggregate Limit Factors

Table lookup is based on aggregate limit divided by per occurrence limit. For value not appearing in the following table, use the next highest value.

DISTRICT OF COLUMBIA (08)

Agg Limit/Occ Limit	Factor
1.00	1.000
1.05	1.017
1.10	1.033
1.15	1.050
1.20	1.067
1.25	1.083
1.30	1.100
1.35	1.117
1.40	1.133
1.45	1.150
1.50	1.167
1.55	1.183
1.60	1.200
1.65	1.216

Agg Limit/Occ Limit	Factor
1.70	1.233
1.75	1.250
1.80	1.266
1.85	1.283
1.90	1.300
1.95	1.316
2.00	1.333
2.05	1.341
2.10	1.350
2.15	1.358
2.20	1.366
2.25	1.375
2.30	1.383
2.35	1.391

Agg Limit/Occ Limit	Factor
2.40	1.400
2.45	1.408
2.50	1.417
2.55	1.425
2.60	1.433
2.65	1.442
2.70	1.450
2.75	1.458
2.80	1.467
2.85	1.475
2.90	1.483
2.95	1.492
3.00	1.500

RULE 81. DEDUCTIBLE INSURANCE PLAN

Paragraph E. is deleted in its entirety and replaced by the following:

E. Rate Modification

Multiply the rates contemplating a base deductible of not more than \$500 by the factors in the tables below:

DEDUCTIBLES WITH SP 110

WATER DAMAGE		ALL OTHER	CREDIT
C.1.c.(1)	ALL OTHER	PERILS	FACTOR
\$1,000	\$1,000	\$1,000	.990
\$2,500	\$2,500	\$1,000	.980
\$5,000	\$1,000	\$1,000	.970
\$5,000	\$2,500	\$1,000	.960
\$5,000	\$5,000	\$1,000	.950
\$10,000	\$1,000	\$1,000	.940
\$10,000	\$2,500	\$1,000	.930
\$10,000	\$5,000	\$1,000	.920
\$10,000	\$10,000	\$1,000	.910
\$2,500	\$2,500	\$2,500	.975
\$5,000	\$2,500	\$2,500	.955
\$5,000	\$5,000	\$2,500	.945
\$10,000	\$2,500	\$2,500	.925
\$10,000	\$5,000	\$2,500	.905
\$10,000	\$10,000	\$2,500	.895
\$25,000	\$25,000	\$2,500	.815

DISTRICT OF COLUMBIA (08)

WATER DAMAGE		ALL OTHER	CREDIT
C.1.c.(1)	ALL OTHER	PERILS	FACTOR
\$50,000	\$50,000	\$2,500	.765
\$5,000	\$5,000	\$5,000	.870
\$10,000	\$5,000	\$5,000	.850
\$10,000	\$10,000	\$5,000	.840
\$25,000	\$25,000	\$5,000	.760
\$50,000	\$50,000	\$5,000	.710
\$10,000	\$10,000	\$10,000	.800
\$25,000	\$25,000	\$10,000	.735
\$50,000	\$50,000	\$10,000	.685
\$25,000	\$25,000	\$25,000	.720
\$50,000	\$50,000	\$25,000	.655
\$50,000	\$50,000	\$50,000	.630

DEDUCTIBLES WITH SP 16

WATER	WATER DAMAGE		CREDIT
C.1.c.(1)	ALL OTHER	PERILS	FACTOR
NA	\$1,000	\$1,000	.950
NA	\$2,500	\$1,000	.870
NA	\$5,000	\$1,000	.850
NA	\$10,000	\$1,000	.840
NA	\$2,500	\$2,500	.830
NA	\$5,000	\$2,500	.810
NA	\$10,000	\$2,500	.790
NA	\$5,000	\$5,000	.780
NA	\$10,000	\$5,000	.760
NA	\$10,000	\$10,000	.750

COMMERCIAL LINES MANUAL DIVISION SIX – GENERAL LIABILITY ADMIRAL INDEMNITY COMPANY EXCEPTION PAGES – RESTAURANT PROGRAM

RULE 1. APPLICATION OF THIS DIVISION

Paragraph **D.3.** is deleted in its entirety and replaced by the following:

3. Company Rates/ISO Loss Costs

Multiply ISO loss costs by 1.591.

RULE 16. ADDITIONAL INTERESTS

Paragraph A. is amended to include the following at the end thereof:

(AIC) 1. Additional Insured – Designated Person or Organization – Valet Parking Operations Endorsement

a. Description of Coverage

This endorsement provides coverage for valet parking operations conducted on the insured premises where liability insurance is to be provided on a primary basis.

b. Form

Use Additional Insured – Designated Person or Organization – Valet Parking Operations endorsement (**SP 200**).

c. Premium

A flat charge of \$500 per location applies.

RULE 22. DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE

Paragraph **D.2.** is deleted in its entirety and replaced by the following:

- 2. Mandatory Endorsements:
 - **a.** Duties in the Event of Occurrence, Claim or Suit Representations (**SP 03**).
 - b. Other Insurance Additional Insured Endorsement
 - (1) Description of Coverage

When there is other valid and collectible insurance available to the insured for a loss we would also cover, this endorsement makes clear which company is excess.

(2) Form

Use Other Insurance – Additional Insured (SP 161).

(3) Premium

There is no premium charge for this endorsement.

RULE 23. COMPANY RATES OR ISO LOSS COSTS

Paragraphs **D.1.** through **D.3.** are deleted in their entirety and replaced by the following:

D. Increased Limits

 Increased limits factors for both premises/operations and products/completed operations are found in Rule 56.

These factors contemplate that the limit for personal and advertising injury will be equal to the occurrence limit selected.

The occurrence limit applies to premises/operations and products/completed operations; therefore, different occurrence limits cannot be selected.

DISTRICT OF COLUMBIA (08)

The basic damage to premises rented to you limits do not increase with increases in other limits. For increased damage to premises rented to you limits, refer to company.

For medical payments, the limit may be optionally increased to \$10,000, \$15,000 or \$20,000.

- 2. The following procedure shall be used in determining the additional charge for an increased medical payments limit:
 - **a.** Determine the appropriate basic limit classification rate for Premises/Operations.
 - b. Calculate the additional medical payments charge for each classification as the product of:
 - (1) The number of units of exposure for the class (desired limit minus \$5,000 standard limit);
 - (2) The basic limits Premises/Operations classification rate; and
 - (3) Medical Payments Factor minus one.
 - c. Rating Examples
 - (1) Example #1:

Mercantile Risk

Basic Limit Premises/Operations rate \$0.20

Medical Payments Factor: 1.020

Desired Medical Payments Limit: \$10,000

Exposures: 5,000 (\$10,000 minus \$5,000 standard limit)

Additional charge for 10,000 Medical Payments: $5,000 \times 0.20 \times (1.020-1) = 20.00$

(2) Example #2:

Mercantile Risk

Basic Limit Premises/Operations rate \$0.35

Medical Payments Factor: 1.020

Desired Medical Payments Limit: \$15,000

Exposures: 10,000 (\$15,000 minus \$5,000 standard limit)

Additional charge for \$15,000 Medical Payments: 10,000 x \$0.35 x (1.020-1) = \$70.00

3. The Medical Payments Factor equals 1.020.

Rule 35. PREMIUM DETERMINATION is deleted in its entirety and replaced by the following:

RULE 35. PREMIUM DETERMINATION

The premium for a risk is calculated as follows:

- **A.** Determine the applicable classification(s).
- **B.** Determine the premium base applicable to the classification(s). The same premium base applies to both premises/operations and products/completed operations.
- **C.** Select the rate(s) for the classification(s) from the Restaurant Rate Exception Page (below) for both Premises/Operations and Products/Completed Operations.
- **D.** Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in Paragraph **C**.
- **E.** Determine the application of any minimum premiums.
- F. Determine any other additional premiums.
- **G.** Add the premium determined in Paragraph **D**. or **E**. whichever is greater, to the premium determined in Paragraph **F**. to obtain the total policy premium.
- **H.** Use the premium developed under Paragraph **G.** or the policy writing minimum premium, whichever is greater.

RULE 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

Paragraph **C.** is amended to include the following at the end thereof:

(AIC) 1. Exclusion - Lead Endorsement

a. Description of Coverage

This endorsement excludes liability arising out of lead.

b. Form

Use Exclusion – Lead Endorsement (SP 75).

c. Rules

This exclusion may be attached only to policies insuring structures built prior to 1980, which have a significant lead loss exposure and have not undergone lead abatement procedures.

d. Premium

When this endorsement applies, multiply the Basic Limits manual rate by .98.

Paragraph **E.** is **amended** to include the following at the end thereof:

(AIC) 1. Restaurant Extension Endorsement

a. Description of Coverage

This endorsement modifies the Commercial General Liability Coverage Form (**CG 00 01**) to provide numerous coverage enhancements.

b. Form

Use Restaurant Extension Endorsement (SP 92).

c. Rules

This form can be used for any eligible restaurant when the Commercial General Liability Coverage Form (**CG 00 01**) is part of the policy.

d. Premium

A flat charge of \$650 per location applies without further modification.

(AIC) 2. Liquor Liability – Limited Exposure Endorsement

a. Description of Coverage

This endorsement modifies the Liquor Liability Coverage Form (**CG 00 33**) to provide coverage for an establishment that does not have a liquor license because it does not serve alcoholic beverages but does provide glasses, ice, etc., for customers who bring their own liquor to the premises.

b. Form

Use Liquor Liability – Limited Exposure Endorsement (SP 107).

c. Rules

This form can be used for any eligible restaurant when the Liquor Liability Coverage Form (**CG 00 33**) is part of the policy.

d. Premium

A flat charge of \$150 per location applies without further modification.

(AIC) 3. Valet Parking Endorsement

a. Description of Coverage

This endorsement modifies the Commercial General Liability Coverage Form (**CG 00 01**), so as to provide general liability coverage to the insured for liability arising out of the parking of customers' cars by the insured's employees on the insured premises.

b. Form

Use Valet Parking Endorsement (SP 59).

c. Rules

DISTRICT OF COLUMBIA (08)

This form can be used for any eligible restaurant when the Commercial General Liability Coverage Form (**CG 00 01**) is part of the policy.

d. Premium

A flat charge of \$150 per location applies without further modification.

(AIC) 4. Assault & Battery Exclusion – Optional Endorsement

a. Description of Coverage

This endorsement excludes coverage for liability arising out of an assault and/or battery committed by an insured, an employee, a patron or any other person.

b. Form

Use Assault and Battery Exclusion Endorsement (SP 188).

c. Premium

When this endorsement is used, multiply the Basic Limits restaurant rates for premises/operations and liquor liability by a credit factor of .98.

(AIC) 5. Cross Liability Endorsement

a. Description of Coverage

This endorsement makes clear that employees of one named insured will not be considered coemployees of another named insured.

b. Form

Use Cross Liability Endorsement (SP 15).

c. Premium

There is no premium charge for this endorsement.

(AIC) 6. Additional Insured – Managers or Lessors of Premises (Liquor Liability)

a. Description of Coverage

This endorsement modifies the Liquor Liability Coverage Form (**CG 00 33**), so as to provide liability coverage to the managers or lessors of premises arising out of the ownership, maintenance or use of that part of the premises leased to an insured and shown in the Schedule on the endorsement.

b. Form

Use Additional Insured - Managers or Lessors of Premises (Liquor Liability) (SP 330).

c. Rules

This form can be used for any eligible restaurant when the Liquor Liability Coverage Form (**CG 00 33**) is part of the policy.

d. Premium

A flat charge of \$150 per location applies without further modification.

Paragraph F.3. is amended to include the following at the end thereof:

(AIC) a. Premium

# of Locations	Premium Charge (per location)
1 to 5	\$50
6 or more	\$100

The following is added at the end thereof:

(AIC) A. Exclusion Endorsements – Mandatory

1. Exclusion – Asbestos Hazard (SP 158).

RULE 43. EMPLOYEE BENEFITS LIABILITY COVERAGE

Paragraph **B.3.** is deleted in its entirety and replaced by the following:

3. The available Extended Reporting Period options, along with the corresponding premium charges, are reflected in the table below:

Extended Reporting Period	Premium Charge
5 years	150% of Annual Premium

Paragraph **D.** is deleted in its entirety and replaced by the following:

D. Company Rates

1. Employee Benefits Liability Limits

The available Employee Benefits Liability Limit options, along with the corresponding premium charges, are reflected in the table below:

Limits (Each Claim/Aggregate)	Premium Charge
\$500,000/\$1,000,000	\$500
\$1,000,000/\$1,000,000	\$600
\$1,000,000/\$2,000,000	\$700

2. Deductibles

- a. Deductible coverage is mandatory.
- **b.** All rates include a standard deductible of \$1,000.
- c. Deductibles in excess of \$1,000 are not being written.

3. Minimum Premium

The minimum premium for Employee Benefits Liability coverage is \$300 per policy per year.

RULE 45. LIQUOR LIABILITY COVERAGE (Subline Code 332)

Paragraph I. is deleted in its entirety and replaced by the following:

I. Premium Determination

The premium for a risk is calculated as follows:

- **1.** Determine the applicable classification(s).
- 2. Determine the premium base applicable to the classification(s).
- 3. Select the rate(s) for the classification(s) from the Restaurant Rate Exception Page.
- **4.** Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in **3**.
- **5.** Determine the application of any minimum premiums.
- **6.** Determine any other additional premiums.
- **7.** Add the premium determined in **4.** or **5.** whichever is greater to the premium determined in **6.** to obtain the total policy premium.
- **8.** Use the premium developed in **7.** or the policy writing minimum premium, whichever is greater.

COMMERCIAL LINES MANUAL DIVISION SIX – GENERAL LIABILITY ADMIRAL INDEMNITY COMPANY RESTAURANT RATE EXCEPTION PAGE

	General Liabili	ity Class Code		Liquor Legal
Territory	16900*	16910* 16916*	Products Liability	Liability 58161
ALL	0.91	1.21	.06	"a" rates

- * These rates must be adjusted for any of the following conditions as indicated: (see note below)
 - 1. The presence of steps or stairs used by customers within the restaurant, multiply the above by 1.05 to determine the base rate.
 - 2. Restaurants housed in frame constructed buildings, multiply the above by 1.10 to determine the base rate.
 - 3. Restaurant has only a service bar (no seating area for bar patrons), multiply the above by .95 to determine the base rate.
 - **4.** Restaurant is fully sprinklered, multiply the above by .95 to determine the base rate.
 - **5.** The restaurant that has the owner/manager present at least 75% of the time the restaurant is open for business, multiply the above by .90 to determine the base rate.
 - **6.** The restaurant honors most major credit cards and has computerized receipts, multiply the above by .90 to determine the base rate.
 - 7. Restaurant does not have a computerized cash register system to create customer checks and records sales, but uses handwritten customer checks or bills, or any system that allows creation of customer checks or bills that does not also automatically record the sale for purposes of determining gross sales, multiply the above by 1.10 to determine the base rate.
 - **8.** A Relativity Factor Adjustment is to be applied as follows:
 - **a.** Where the predominant entree served on the "Dinner" menu is a price fixed entree, divide the "Price Fixed" factor for the applicable territory shown in the table below by the cost of the price fixed entree and then multiply the base rate above by the results (a price fixed lunch is not eligible for this adjustment).
 - **b.** Where the predominant entree served on the "Dinner" menu is a steak entree, divide the "Steak" factor for the applicable territory shown in the table below by the highest price steak entree on the "Dinner" menu and multiply the base rate by the results.
 - **c.** Where the predominant entree served on the "Dinner" menu is a veal entree, divide the "Veal" factor for the applicable territory shown in the table below by the highest price veal entree on the "Dinner" menu and multiply the base rate by the results.
 - d. Where the predominant entree served on the "Dinner" menu is a fish entree, divide the "Fish" factor for the applicable territory shown in the table below by the highest price fish entree on the "dinner" menu and multiply the base rate by the results.
 - **e.** Where the predominant entree served on the "Dinner" menu is a pasta entree, divide the "Pasta" factor for the applicable territory shown in the table below by the highest price pasta entree on the "Dinner" menu and multiply the base rate by the results.

RELATIVITY FACTOR ADJUSTMENT TABLE

Territory	Price Fixed	Steak	Veal	Fish	Pasta
ALL	71.00	37.00	22.00	24.00	20.00

f. Examples:

(1) A French style restaurant sells its highest price fixed dinner for \$35.00. The rate is adjusted as follows:

\$71.00 average price fixed dinner = 2.028

\$35.00

Using restaurant code 16916, the base rate of \$1.21 is adjusted by the above result to yield the adjusted base rate.

 $1.21 \times 2.028 = 2.453$ adjusted rate

(2) A restaurant which specializes in fish sells its highest priced fish entree for \$18.00. The rate is adjusted as follows:

\$24.00 average fish dinner = 1.333

\$18.00

Using restaurant code 16916, the base rate of \$1.21 is adjusted by the above result to yield the adjusted base rate.

 $1.21 \times 1.333 = 1.612$ adjusted rate

- **9.** Where small, incidental dance floor in a private party room, multiply by 1.25.
- **10.** When restaurant is normally open after 12 a.m., multiply by 1.10.
- **11.** Where Liquor sales are 20% or less of annual total sales, use Code 16900.

NOTE 1:

The adjustments in 1 thru 10 above are to be multiplied.

NOTE 2:

For any restaurant-related classification codes or exposures that fall outside the realm of these exceptions, use the ISO Loss Costs and Company's Loss Cost Multiplier.

State: District of Columbia Filing Company: Admiral Indemnity Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name: Restaurant Program

Project Name/Number: Rewrite Coverage Changes/AIC-MS-REST-FO/RU-0317

Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not applicable to this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	Not applicable to this filing
Attachment(s):	real applicable to this liming
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable to this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable to this filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	AIC - DC Restaurant Rule Changes - Cover Memo (01-17).pdf
Item Status:	
Status Date:	
Satisfied - Item:	Side-by-Side Comparisons (Exception Pages)
Comments:	
Attachment(s):	AIC - DC GL Restaurant Rules Side-by-Side Comparison (10-14 vs. 01-17).pdf AIC - DC FA Restaurant Rules Side-by-Side Comparison (03-16 vs. 01-17).pdf
Item Status:	

State: District of Columbia Filing Company: Admiral Indemnity Company

TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0003 Commercial Package

Product Name: Restaurant Program

Project Name/Number: Rewrite Coverage Changes/AIC-MS-REST-FO/RU-0317

Status Date:

ADMIRAL INDEMNITY COMPANY RESTAURANT CHANGES – DISTRICT OF COLUMBIA

PROPERTY CHANGES – RULES

- A. In conjunction with the new Computer Coverage Endorsement described in C. above, we are adding a corresponding rule to our exception pages (paragraph K. of Rule 38). As described above, this is an optional form whereby policyholders may purchase a sublimit for Electronic Data Processing Equipment (Hardware) and Electronic Media and Records (including Software).
- **B.** We are revising Rule **81.** by adding additional, higher deductible options to give our insureds and/or underwriters greater flexibility when writing a risk.

LIABILITY CHANGES – RULES

- A. We are amending paragraphs **D.1.** through **D.3.** of ISO rule **23. Company Rates or ISO Loss Costs** to provide more detailed information concerning our rating for medical payments coverage. While we provide the customary \$5,000 limit at no charge, policyholders can purchase higher limits of \$10,000, \$15,000 or \$20,000 for an additional charge. Our rating methodology for those increased limits is described in these rule changes.
- **B.** In conjunction with the new Additional Insured Managers or Lessors of Premises endorsement described above, we are adding a corresponding rule to our exception pages (paragraph **E.6.** of Rule **36**). This form can be used for any eligible restaurant when the Liquor Liability Coverage Form is part of the policy. A flat charge of \$150 per location applies.
- **C.** We have deleted the rule for our proprietary Independent Contractors form (previous rule **E.6.** of Rule **36**). Since we currently have no policies which include this endorsement we are no longer supporting this form for use with our Restaurant program. As a result, we are removing the rule from our exception pages.

Page 1 of 1 Ed. 01/17

	10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
RULE 1.	APPLICATION OF THIS DIVISION	RULE 1. APPLICATION OF THIS DIVISION	No change
Paragraph D.3 the following:	3. is deleted in its entirety and replaced	by Paragraph D.3. is deleted in its entirety and replaced by the following:	No change
3.	Company Rates/ISO Loss Costs	3. Company Rates/ISO Loss Costs	No change
	Multiply ISO loss costs by 1.591.	Multiply ISO loss costs by 1.591.	No change
RULE 16.	ADDITIONAL INTERESTS	RULE 16. ADDITIONAL INTERESTS	No change
Paragraph A. end thereof:	is amended to include the following at	Paragraph A. is amended to include the following at the end thereof:	No change
(AIC)	Additional Insured – Designat Person or Organization – Vale Parking Operations Endorsen	Person or Organization – Valet	No change
	a. Description of Coverage	a. Description of Coverage	No change
	This endorsement provides coverage for valet parking operations conducted on the insured premises where lia insurance is to be provided primary basis.	ility insured premises where liability	No change
	b. Form	b. Form	No change
	Use Additional Insured – Designated Person or Organization – Valet Parki Operations endorsement (: 200).	Use Additional Insured – Designated Person or Organization – Valet Parking Operations endorsement (SP 200).	No change
	c. Premium	c. Premium	No change
	A flat charge of \$500 per lo applies.	A flat charge of \$500 per location applies.	No change
RULE 22.	DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE	RULE 22. DESCRIPTION OF COMMERCIAL GENERAL LIABILITY COVERAGE	No change
Paragraph D.2 the following:	2. is deleted in its entirety and replaced	by Paragraph D.2. is deleted in its entirety and replaced by the following:	No change
2. Mar	ndatory Endorsements:	2. Mandatory Endorsements:	No change

Page 1 of 15

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
 a. Duties in the Event of Occurrence, Claim or Suit – Representations (SP 03). 	 Duties in the Event of Occurrence, Claim or Suit – Representations (SP 03). 	No change
b. Other Insurance – Additional Insured Endorsement	b. Other Insurance – Additional Insured Endorsement	No change
(1) Description of Coverage	(1) Description of Coverage	No change
When there is other valid and collectible insurance available to the insured for a loss we would also cover, this endorsement makes clear which company is excess.	When there is other valid and collectible insurance available to the insured for a loss we would also cover, this endorsement makes clear which company is excess.	No change
(2) Form	(2) Form	No change
Use Other Insurance – Additional Insured (SP 161).	Use Other Insurance – Additional Insured (SP 161).	No change
(3) Premium	(3) Premium	No change
There is no premium charge for this endorsement.	There is no premium charge for this endorsement.	No change
	RULE 23. COMPANY RATES OR ISO LOSS COSTS	This ISO rule has been revised to reflect our proprietary rating for Medical Payments coverage.
	Paragraphs D.1. through D.3. are deleted in their entirety and replaced by the following:	Same as above
	D. Increased Limits	Same as above
	Increased limits factors for both premises/operations and products/completed operations are found in Rule 56.	Same as above
	These factors contemplate that the limit for personal and advertising injury will be equal to the occurrence limit selected.	Same as above
	The occurrence limit applies to premises/operations and products/completed operations; therefore, different occurrence limits cannot be selected.	Same as above
	The basic damage to premises rented to you limits do not increase with increases in other limits. For increased damage to premises rented to you limits, refer to company.	Same as above

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
	For medical payments, the limit may be optionally increased to \$10,000, \$15,000 or \$20,000.	Same as above
	The following procedure shall be used in determining the additional charge for an increased medical payments limit:	Same as above
	Determine the appropriate basic limit classification rate for Premises/Operations.	Same as above
	 Calculate the additional medical payments charge for each classification as the product of: 	Same as above
	(1) The number of units of exposure for the class (desired limit minus \$5,000 standard limit);	Same as above
	(2) The basic limits Premises/Operations classification rate; and	Same as above
	(3) Medical Payments Factor minus one.	Same as above
	c. Rating Examples	Same as above
	(1) Example #1:	Same as above
	Mercantile Risk	Same as above
	Basic Limit Premises/Operations rate \$0.20	Same as above
	Medical Payments Factor: 1.020	Same as above
	Desired Medical Payments Limit: \$10,000	Same as above
	Exposures: 5,000 (\$10,000 minus \$5,000 standard limit)	Same as above
	Additional charge for \$10,000 Medical Payments: 5,000 x \$0.20 x (1.020-1) = \$20.00	Same as above
	(2) Example #2:	Same as above
	Mercantile Risk	Same as above
	Basic Limit Premises/Operations rate \$0.35	Same as above

Page 3 of 15

10/14 Edition (Current)			01/17 Edition (Proposed)	Description of Change(s)
			Medical Payments Factor: 1.020	Same as above
			Desired Medical Payments Limit: \$15,000	Same as above
			Exposures: 10,000 (\$15,000 minus \$5,000 standard limit)	Same as above
			Additional charge for \$15,000 Medical Payments: 10,000 x \$0.35 x (1.020-1) = \$70.00	Same as above
		3.	The Medical Payments Factor equals 1.020.	Same as above
	REMIUM DETERMINATION is deleted in its deplaced by the following:		PREMIUM DETERMINATION is deleted in its and replaced by the following:	No change
RULE 35.	PREMIUM DETERMINATION	RULE 35	S. PREMIUM DETERMINATION	No change
The premiu	um for a risk is calculated as follows:	The prem	nium for a risk is calculated as follows:	No change
A. [Determine the applicable classification(s).	A.	Determine the applicable classification(s).	No change
6	Determine the premium base applicable to the classification(s). The same premium base applies to both premises/operations and products/completed operations.	В.	Determine the premium base applicable to the classification(s). The same premium base applies to both premises/operations and products/completed operations.	No change
t k	Select the rate(s) for the classification(s) from the Restaurant Rate Exception Page (below) for both Premises/Operations and Products/Completed Operations.	C.	Select the rate(s) for the classification(s) from the Restaurant Rate Exception Page (below) for both Premises/Operations and Products/Completed Operations.	No change
	Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in Paragraph C .	D.	Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in Paragraph C .	No change
	Determine the application of any minimum premiums.	E.	Determine the application of any minimum premiums.	No change
F. [Determine any other additional premiums.	F.	Determine any other additional premiums.	No change
i	Add the premium determined in Paragraph D . or E . whichever is greater, to the premium determined in Paragraph F . to obtain the total policy premium.	G.	Add the premium determined in Paragraph D . or E . whichever is greater, to the premium determined in Paragraph F . to obtain the total policy premium.	No change

PAGE 4 OF 15

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
 H. Use the premium developed under Paragraph G. or the policy writing minimum premium, whichever is greater. 	 H. Use the premium developed under Paragraph G. or the policy writing minimum premium, whichever is greater. 	No change
RULE 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS	RULE 36. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS	No change
Paragraph C. is amended to include the following at the end thereof:	Paragraph C . is amended to include the following at the end thereof:	No change
(AIC) 1. Exclusion – Lead Endorsement	(AIC) 1. Exclusion – Lead Endorsement	No change
a. Description of Coverage	a. Description of Coverage	No change
This endorsement excludes liability arising out of lead.	This endorsement excludes liability arising out of lead.	No change
b. Form	b. Form	No change
Use Exclusion – Lead Endorsement (SP 75).	Use Exclusion – Lead Endorsement (SP 75).	No change
c. Rules	c. Rules	No change
This exclusion may be attached only to policies insuring structures built prior to 1980, which have a significant lead loss exposure and have not undergone lead abatement procedures.	This exclusion may be attached only to policies insuring structures built prior to 1980, which have a significant lead loss exposure and have not undergone lead abatement procedures.	No change
d. Premium	d. Premium	No change
When this endorsement applies, multiply the Basic Limits manual rate by .98.	When this endorsement applies, multiply the Basic Limits manual rate by .98.	No change
Paragraph E. is amended to include the following at the end thereof:	Paragraph E. is amended to include the following at the end thereof:	No change
(AIC) 1. Restaurant Extension Endorsement	(AIC) 1. Restaurant Extension Endorsement	No change
a. Description of Coverage	a. Description of Coverage	No change

PAGE 5 OF 15

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
This endorsement modifies the Commercial General Liability Coverage Form (CG 00 01) to provide numerous coverage enhancements.	This endorsement modifies the Commercial General Liability Coverage Form (CG 00 01) to provide numerous coverage enhancements.	No change
b. Form	b. Form	No change
Use Restaurant Extension Endorsement (SP 92).	Use Restaurant Extension Endorsement (SP 92).	No change
c. Rules	d. Rules	No change
This form can be used for any eligible restaurant when the Commercial General Liability Coverage Form (CG 00 01) is part of the policy.	This form can be used for any eligible restaurant when the Commercial General Liability Coverage Form (CG 00 01) is part of the policy.	No change
d. Premium	d. Premium	No change
A flat charge of \$650 per location applies without further modification.	A flat charge of \$650 per location applies without further modification.	No change
(AIC) 2. Liquor Liability – Limited Exposure Endorsement	(AIC) 2. Liquor Liability – Limited Exposure Endorsement	No change
a. Description of Coverage	a. Description of Coverage	No change
This endorsement modifies the Liquor Liability Coverage Form (CG 00 33) to provide coverage for an establishment that does not have a liquor license because it does not serve alcoholic beverages but does provide glasses, ice, etc., for customers who bring their own liquor to the premises.	This endorsement modifies the Liquor Liability Coverage Form (CG 00 33) to provide coverage for an establishment that does not have a liquor license because it does not serve alcoholic beverages but does provide glasses, ice, etc., for customers who bring their own liquor to the premises.	No change
b. Form	b. Form	No change
Use Liquor Liability – Limited Exposure Endorsement (SP 107).	Use Liquor Liability – Limited Exposure Endorsement (SP 107).	No change
c. Rules	c. Rules	No change

Page 6 of 15

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
This form can be used for any eligible restaurant when the Liquor Liability Coverage Form (CG 00 33) is part of the policy.	This form can be used for any eligible restaurant when the Liquor Liability Coverage Form (CG 00 33) is part of the policy.	No change
d. Premium	d. Premium	No change
A flat charge of \$150 per location applies without further modification.	A flat charge of \$150 per location applies without further modification.	No change
(AIC) 3. Valet Parking Endorsement	(AIC) 3. Valet Parking Endorsement	No change
a. Description of Coverage	a. Description of Coverage	No change
This endorsement modifies the Commercial General Liability Coverage Form (CG 00 01), so as to provide general liability coverage to the insured for liability arising out of the parking of customers' cars by the insured's employees on the insured premises.	This endorsement modifies the Commercial General Liability Coverage Form (CG 00 01), so as to provide general liability coverage to the insured for liability arising out of the parking of customers' cars by the insured's employees on the insured premises.	No change
b. Form	b. Form	No change
Use Valet Parking Endorsement (SP 59).	Use Valet Parking Endorsement (SP 59).	No change
c. Rules	c. Rules	No change
This form can be used for any eligible restaurant when the Commercial General Liability Coverage Form (CG 00 01) is part of the policy.	This form can be used for any eligible restaurant when the Commercial General Liability Coverage Form (CG 00 01) is part of the policy.	No change
d. Premium	d. Premium	No change
A flat charge of \$150 per location applies without further modification.	A flat charge of \$150 per location applies without further modification.	No change
(AIC) 4. Assault & Battery Exclusion – Optional Endorsement	(AIC) 4. Assault & Battery Exclusion – Optional Endorsement	No change
a. Description of Coverage	a. Description of Coverage	No change

PAGE 7 OF 15

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
This endorsement excludes coverage for liability arising out of an assault and/or battery committed by an insured, an employee, a patron or any other person.	This endorsement excludes coverage for liability arising out of an assault and/or battery committed by an insured, an employee, a patron or any other person.	No change
b. Form	b. Form	No change
Use Assault and Battery Exclusion Endorsement (SP 188).	Use Assault and Battery Exclusion Endorsement (SP 188).	No change
c. Premium	c. Premium	No change
When this endorsement is used, multiply the Basic Limits restaurant rates for premises/operations and liquor liability by a credit factor of .98.	When this endorsement is used, multiply the Basic Limits restaurant rates for premises/operations and liquor liability by a credit factor of .98.	No change
(AIC) 5. Cross Liability Endorsement	(AIC) 5. Cross Liability Endorsement	No change
a. Description of Coverage	a. Description of Coverage	No change
This endorsement makes clear that employees of one named insured will not be considered coemployees of another named insured.	This endorsement makes clear that employees of one named insured will not be considered coemployees of another named insured.	No change
b. Form	b. Form	No change
Use Cross Liability Endorsement (SP 15).	Use Cross Liability Endorsement (SP 15).	No change
c. Premium	c. Premium	No change
There is no premium charge for this endorsement.	There is no premium charge for this endorsement.	No change
(AIC) 6. Independent Contractors		We have removed this rule as we are no longer supporting this form.
a. Description of Coverage		Same as above

PAGE 8 OF 15

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
This endorsement is used to extend the insured's legal liability for the activities of independent contractors hired for the maintenance, repair or alteration of the insured's building or equipment and acts or omissions of the insured in supervising the activities of independent contractors.		Same as above
b. Form		Same as above
Use Independent Contractors (SP 29).		Same as above
c. Premium		Same as above
Refer to Company		Same as above
	(AIC) 6. Additional Insured – Managers or Lessors of Premises (Liquor Liability)	This rule has been added in conjunction with our introduction of this new, optional endorsement.
	a. Description of Coverage	Same as above
	This endorsement modifies the Liquor Liability Coverage Form (CG 00 33), so as to provide liability coverage to the managers or lessors of premises arising out of the ownership, maintenance or use of that part of the premises leased to an insured and shown in the Schedule on the endorsement.	Same as above
	b. Form	Same as above
	Use Additional Insured – Managers or Lessors of Premises (Liquor Liability) (SP 330).	Same as above
	c. Rules	Same as above
	This form can be used for any eligible restaurant when the Liquor Liability Coverage Form (CG 00 33) is part of the policy.	Same as above

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
	d. Premium	Same as above
	A flat charge of \$150 per location applies without further modification.	Same as above
Paragraph F.3. is amended to include the following at the end thereof:	Paragraph F.3. is amended to include the following at the end thereof:	No change
(AIC) a. Premium	(AIC) a. Premium	No change
# of Locations Premium Charge (per location)	# of Locations Premium Charge (per location)	No change
1 to 5 \$50	1 to 5 \$50	
6 or more \$100	6 or more \$100	
The following is added at the end thereof:	The following is added at the end thereof:	No change
(AIC) A. Exclusion Endorsements – Mandatory	(AIC) A. Exclusion Endorsements – Mandatory	No change
1. Exclusion – Asbestos Hazard (SP 158).	 Exclusion – Asbestos Hazard (SP 158). 	No change
RULE 43. EMPLOYEE BENEFITS LIABILITY COVERAGE	RULE 43. EMPLOYEE BENEFITS LIABILITY COVERAGE	No change
Paragraph B.3. is deleted in its entirety and replaced by the following:	Paragraph B.3. is deleted in its entirety and replaced by the following:	No change
3. The available Extended Reporting Period options, along with the corresponding premium charges, are reflected in the table below:	3. The available Extended Reporting Period options, along with the corresponding premium charges, are reflected in the table below:	No change
Extended Reporting Period Premium Charge	Extended Reporting Period Premium Charge	No change
5 years 150% of Annual Premium	5 years 150% of Annual Premium	
Paragraph D. is deleted in its entirety and replaced by the following:	Paragraph D. is deleted in its entirety and replaced by the following:	No change
D. Company Rates	D. Company Rates	No change
Employee Benefits Liability Limits	Employee Benefits Liability Limits	No change

10/14 Edition (Current)			01/17 Edition (Proposed)		Description of Change(s)	
Limit options, alor	ployee Benefits Liabiling with the correspondare reflected in the tax	ing	The available Employee Benefits Liability Limit options, along with the corresponding premium charges, are reflected in the table below:		No change	
Limits (Each Claim/Aggregate)	Premium Charge		Limits (Each Claim/Aggregate)	Premium Charge		No change
\$500,000/\$1,000,000	\$500		\$500,000/\$1,000,000	\$500		
\$1,000,000/\$1,000,000	\$600		\$1,000,000/\$1,000,000	\$600		
\$1,000,000/\$2,000,000	\$700		\$1,000,000/\$2,000,000	\$700		
2. Deductibles			2. Deductibles			No change
a. Deductible c	overage is mandatory		a. Deductible co	verage is mandatory		No change
b. All rates inclose of \$1,000.	ude a standard deduc	ible	b. All rates include a standard deductible of \$1,000.		No change	
c. Deductibles not being wr	n excess of \$1,000 a tten.	е	c. Deductibles in excess of \$1,000 are not being written.		No change	
3. Minimum Premiu	ım		3. Minimum Premiur	n		No change
	mium for Employee coverage is \$300 per		The minimum premium for Employee Benefits Liability coverage is \$300 per policy per year.		No change	
RULE 45. LIQUOR LIABILI Code 332)	TY COVERAGE (Sub	ine R	RULE 45. LIQUOR LIABILIT Code 332)	Y COVERAGE (Sub	ine	No change
Paragraph I. is deleted in its entire following:	Paragraph I. is deleted in its entirety and replaced by the following:		Paragraph I. is deleted in its entirety and replaced by the following:		e	No change
I. Premium Determination			I. Premium Determination			No change
The premium for a risk is calculated as follows:			The premium for a risk is calculated as follows:		s:	No change
1. Determine the ap	olicable classification(s).	1. Determine the app	icable classification(s).	No change
2. Determine the pre the classification(mium base applicables).	to	Determine the premium base applicable to the classification(s).			No change
	for the classification(s nt Rate Exception Pa			or the classification(s at Rate Exception Pa		No change

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
 Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in 3. 	4. Multiply the number of units of exposure developed under the premium base for each classification by the corresponding adjusted rate(s) developed in 3.	No change
Determine the application of any minimum premiums.	Determine the application of any minimum premiums.	No change
6. Determine any other additional premiums.	6. Determine any other additional premiums.	No change
 Add the premium determined in 4. or 5. whichever is greater to the premium determined in 6. to obtain the total policy premium. 	 Add the premium determined in 4. or 5. whichever is greater to the premium determined in 6. to obtain the total policy premium. 	No change
8. Use the premium developed in 7. or the policy writing minimum premium, whichever is greater.	8. Use the premium developed in 7. or the policy writing minimum premium, whichever is greater.	No change
COMMERCIAL LINES MANUAL	COMMERCIAL LINES MANUAL	No change
DIVISION SIX – GENERAL LIABILITY	DIVISION SIX – GENERAL LIABILITY	No change
ADMIRAL INDEMNITY COMPANY	ADMIRAL INDEMNITY COMPANY	No change
RESTAURANT RATE EXCEPTION PAGE	RESTAURANT RATE EXCEPTION PAGE	No change
Territory General Liability Class Code 16910* 16910* 16916* Products Liability 58161	Territory General Liability Class Code 16910* 16910* Liability 58161	No change
These rates must be adjusted for any of the following conditions as indicated: (see note below)	* These rates must be adjusted for any of the following conditions as indicated: (see note below)	No change
The presence of steps or stairs used by customers within the restaurant, multiply the above by 1.05 to determine the base rate.	The presence of steps or stairs used by customers within the restaurant, multiply the above by 1.05 to determine the base rate.	No change
2. Restaurants housed in frame constructed buildings, multiply the above by 1.10 to determine the base rate.	Restaurants housed in frame constructed buildings, multiply the above by 1.10 to determine the base rate.	No change
3. Restaurant has only a service bar (no seating area for bar patrons), multiply the above by .95 to determine the base rate.	3. Restaurant has only a service bar (no seating area for bar patrons), multiply the above by .95 to determine the base rate.	No change

Page 12 of 15

	10/14 Edition (Current)		01/17 Edition (Proposed)	Description of Change(s)
4.	Restaurant is fully sprinklered, multiply the above by .95 to determine the base rate.	4.	Restaurant is fully sprinklered, multiply the above by .95 to determine the base rate.	No change
5.	The restaurant that has the owner/manager present at least 75% of the time the restaurant is open for business, multiply the above by .90 to determine the base rate.	5. The restaurant that has the owner/manager present at least 75% of the time the restaurant is open for business, multiply the above by .90 to determine the base rate.		No change
6.	The restaurant honors most major credit cards and has computerized receipts, multiply the above by .90 to determine the base rate.	6.	The restaurant honors most major credit cards and has computerized receipts, multiply the above by .90 to determine the base rate.	No change
7.	Restaurant does not have a computerized cash register system to create customer checks and records sales, but uses handwritten customer checks or bills, or any system that allows creation of customer checks or bills that does not also automatically record the sale for purposes of determining gross sales, multiply the above by 1.10 to determine the base rate.	7.	Restaurant does not have a computerized cash register system to create customer checks and records sales, but uses handwritten customer checks or bills, or any system that allows creation of customer checks or bills that does not also automatically record the sale for purposes of determining gross sales, multiply the above by 1.10 to determine the base rate.	No change
8.	A Relativity Factor Adjustment is to be applied as follows:	9.	A Relativity Factor Adjustment is to be applied as follows:	No change
	a. Where the predominant entree served on the "Dinner" menu is a price fixed entree, divide the "Price Fixed" factor for the applicable territory shown in the table below by the cost of the price fixed entree and then multiply the base rate above by the results (a price fixed lunch is not eligible for this adjustment).	a. Where the predominant entree served on the "Dinner" menu is a price fixed entree, divide the "Price Fixed" factor for the applicable territory shown in the table below by the cost of the price fixed entree and then multiply the base rate above by the results (a price fixed lunch is not eligible for this adjustment).		No change
	b. Where the predominant entree served on the "Dinner" menu is a steak entree, divide the "Steak" factor for the applicable territory shown in the table below by the highest price steak entree on the "Dinner" menu and multiply the base rate by the results.		b. Where the predominant entree served on the "Dinner" menu is a steak entree, divide the "Steak" factor for the applicable territory shown in the table below by the highest price steak entree on the "Dinner" menu and multiply the base rate by the results.	No change
	c. Where the predominant entree served on the "Dinner" menu is a veal entree, divide the "Veal" factor for the applicable territory shown in the table below by the highest price veal entree on the "Dinner" menu and multiply the base rate by the results.		c. Where the predominant entree served on the "Dinner" menu is a veal entree, divide the "Veal" factor for the applicable territory shown in the table below by the highest price veal entree on the "Dinner" menu and multiply the base rate by the results.	No change

PAGE 13 OF 15

10/14 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
d. Where the predominant entree served on the "Dinner" menu is a fish entree, divide the "Fish" factor for the applicable territory shown in the table below by the highest price fish entree on the "dinner" menu and multiply the base rate by the results.	d. Where the predominant entree served on the "Dinner" menu is a fish entree, divide the "Fish" factor for the applicable territory shown in the table below by the highest price fish entree on the "dinner" menu and multiply the base rate by the results.	No change
e. Where the predominant entree served on the "Dinner" menu is a pasta entree, divide the "Pasta" factor for the applicable territory shown in the table below by the highest price pasta entree on the "Dinner" menu and multiply the base rate by the results.	e. Where the predominant entree served on the "Dinner" menu is a pasta entree, divide the "Pasta" factor for the applicable territory shown in the table below by the highest price pasta entree on the "Dinner" menu and multiply the base rate by the results.	No change
RELATIVITY FACTOR ADJUSTMENT TABLE	RELATIVITY FACTOR ADJUSTMENT TABLE	No change
Territory Price Fixed Steak Veal Fish Pasta ALL 71.00 37.00 22.00 24.00 20.00	Territory Price Fixed Steak Veal Fish Pasta ALL 71.00 37.00 22.00 24.00 20.00	No change
f. Examples:	f. Examples:	No change
(1) A French style restaurant sells its highest price fixed dinner for \$35.00. The rate is adjusted as follows:	(1) A French style restaurant sells its highest price fixed dinner for \$35.00. The rate is adjusted as follows:	No change
\$71.00 average price fixed dinner = \$35.00 2.028	\$71.00 average price fixed dinner = \$35.00 2.028	No change
Using restaurant code 16916, the base rate of \$1.21 is adjusted by the above result to yield the adjusted base rate.	Using restaurant code 16916, the base rate of \$1.21 is adjusted by the above result to yield the adjusted base rate.	No change
1.21 x 2.028 = 2.453 adjusted rate	1.21 x 2.028 = 2.453 adjusted rate	No change
(2) A restaurant which specializes in fish sells its highest priced fish entree for \$18.00. The rate is adjusted as follows:	(2) A restaurant which specializes in fish sells its highest priced fish entree for \$18.00. The rate is adjusted as follows:	No change
\$24.00 average price fixed dinner = \$18.00 1.333	\$24.00 average price fixed dinner = \$18.00 1.333	No change
Using restaurant code 16916, the base rate of \$1.21 is adjusted by the above result to yield the adjusted base rate.	Using restaurant code 16916, the base rate of \$1.21 is adjusted by the above result to yield the adjusted base rate.	No change
1.21 x 1.333 = 1.612 adjusted rate	1.21 x 1.333 = 1.612 adjusted rate	No change

	10/14 Edition (Current)	01/17 Edition (Proposed)		Description of Change(s)
9.	Where small, incidental dance floor in a private party room, multiply by 1.25.	9.	Where small, incidental dance floor in a private party room, multiply by 1.25.	No change
10.	When restaurant is normally open after 12 a.m., multiply by 1.10.	10.	When restaurant is normally open after 12 a.m., multiply by 1.10.	No change
11.	Where Liquor sales are 20% or less of annual total sales, use Code 16900.	11.	Where Liquor sales are 20% or less of annual total sales, use Code 16900.	No change
	NOTE 1:		NOTE 1:	No change
	The adjustments in 1 thru 10 above are to be multiplied.		The adjustments in 1 thru 10 above are to be multiplied.	No change
	NOTE 2:		NOTE 2:	No change
	For any restaurant-related classification codes or exposures that fall outside the realm of these exceptions, use the ISO Loss Costs and Company's Loss Cost Multiplier.		For any restaurant-related classification codes or exposures that fall outside the realm of these exceptions, use the ISO Loss Costs and Company's Loss Cost Multiplier.	No change

PAGE 15 OF 15

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
RULE 1. APPLICATION OF THIS DIVISION	RULE 1. APPLICATION OF THIS DIVISION	No change
Paragraph D.3. is deleted in its entirety and replaced by the following:	Paragraph D.3. is deleted in its entirety and replaced by the following:	No change
3. Loss Cost Conversion	3. Loss Cost Conversion	No change
Multiply ISO loss costs by 1.542.	Multiply ISO loss costs by 1.542.	No change
RULE 32. TENANTS IMPROVEMENTS AND BETTERMENTS	RULE 32. TENANTS IMPROVEMENTS AND BETTERMENTS	No change
Paragraph E. is deleted in its entirety and replaced by the following:	Paragraph E. is deleted in its entirety and replaced by the following:	No change
E. Rates	E. Rates	No change
Must always be rated as a separate item using the building rate.	Must always be rated as a separate item using the building rate.	No change
RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS	RULE 38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS	No change
Paragraph D. is deleted in its entirety and replaced by the following:	Paragraph D . is deleted in its entirety and replaced by the following:	No change
D. Ordinance Or Law Coverage	D. Ordinance Or Law Coverage	No change
1. Description Of Coverage	Description Of Coverage	No change
The following coverages respond to losses that result from enforcement of ordinances or laws regulating demolition and/or restoration of a building following physical damage to that building by a covered cause of loss. In the situation where the underlying property damage losses were caused by covered and excluded causes of loss, loss payment for ordinance or law coverages may be proportioned accordingly.	The following coverages respond to losses that result from enforcement of ordinances or laws regulating demolition and/or restoration of a building following physical damage to that building by a covered cause of loss. In the situation where the underlying property damage losses were caused by covered and excluded causes of loss, loss payment for ordinance or law coverages may be proportioned accordingly.	No change

PAGE 1 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
Coverage does not include loss due to an ordinance or law with which the insured was required to comply before loss and failed to comply. Further, coverage applies only in response to the minimum requirements of an ordinance or law.	Coverage does not include loss due to an ordinance or law with which the insured was required to comply before loss and failed to comply. Further, coverage applies only in response to the minimum requirements of an ordinance or law.	No change
a. Coverage A - Loss to the Undamaged Portion of the Building	a. Coverage A - Loss to the Undamaged Portion of the Building	No change
The undamaged portion of a building will suffer a loss in value if an ordinance or law requires demolition following direct physical loss to another part of the building. Coverage A covers the loss in value of the undamaged portion of the building. (Coverage A does not cover the demolition costs. For such coverage, refer to Coverage B.)	The undamaged portion of a building will suffer a loss in value if an ordinance or law requires demolition following direct physical loss to another part of the building. Coverage A covers the loss in value of the undamaged portion of the building. (Coverage A does not cover the demolition costs. For such coverage, refer to Coverage B.)	No change
b. Coverage B - Demolition Cost	b. Coverage B - Demolition Cost	No change
Coverage B covers the costs to demolish the undamaged portions of the building.	Coverage B covers the costs to demolish the undamaged portions of the building.	No change
c. Coverage C - Increased Cost of Construction	c. Coverage C - Increased Cost of Construction	No change
(1) Following a physical loss to the building, Coverage C covers the increased expenses to repair, replace, reconstruct or remodel the damaged or undamaged parts of that building so that it complies with current building, zoning or land use laws or ordinances.	(1) Following a physical loss to the building, Coverage C covers the increased expenses to repair, replace, reconstruct or remodel the damaged or undamaged parts of that building so that it complies with current building, zoning or land use laws or ordinances.	No change

PAGE 2 OF 26

03/16 Edition	01/17 Edition	Description of Change(s)
(Current)	(Proposed)	Bosonphism of Shangs(s)
covered under the policy, Building And Personal Property Coverage Form and Condominium Association Coverage Form include coverage for the Increased Cost of Construction up to the lesser of \$10,000 or 5% of the building's limit of insurance (under blanket insurance, the 5% criterion applies to the building's value times the coinsurance percentage). Such coverage applies only to damaged parts of the property. This limited coverage should be taken into account when selecting a limit of insurance for Coverage C under Endorsement SP 315.	(2) For each described building covered under the policy, Building And Personal Property Coverage Form and Condominium Association Coverage Form include coverage for the Increased Cost of Construction up to the lesser of \$10,000 or 5% of the building's limit of insurance (under blanket insurance, the 5% criterion applies to the building's value times the coinsurance percentage). Such coverage applies only to damaged parts of the property. This limited coverage should be taken into account when selecting a limit of insurance for Coverage C under Endorsement SP 315.	No change
2. Form	2. Form	No change
Use Ordinance or Law Coverage Endorsement (SP 315).	Use Ordinance or Law Coverage Endorsement (SP 315).	No change
3. Rules	3. Rules	No change
a. Schedule Entry	a. Schedule Entry	No change
Indicate in the Schedule of Endorsement SP 315 which coverage(s) apply.	Indicate in the Schedule of Endorsement SP 315 which coverage(s) apply.	No change
b. Limits of Insurance	b. Limits of Insurance	No change
(1) Coverage A	(1) Coverage A	No change
Coverage A is not subject to a separate limit of insurance and does not increase the limit of insurance on the building. When Coverage A applies to a loss, the limit of insurance on the building (as shown in the Declarations) covers the physical damage and the loss in value of the undamaged portion to the building.	Coverage A is not subject to a separate limit of insurance and does not increase the limit of insurance on the building. When Coverage A applies to a loss, the limit of insurance on the building (as shown in the Declarations) covers the physical damage and the loss in value of the undamaged portion to the building.	No change

PAGE 3 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
(2) Coverages B and C	(2) Coverages B and C	No change
In the Schedule of Endorsement SP 315:	In the Schedule of Endorsement SP 315:	No change
(a) Enter individual limits of insurance for Coverage B and/or Coverage C; or	(a) Enter individual limits of insurance for Coverage B and/or Coverage C; or	No change
(b) A combined limit of insurance may be written for Coverages B and C, in lieu of individual limits. Enter the combined limit in the Schedule of Endorsement SP 315.	(b) A combined limit of insurance may be written for Coverages B and C, in lieu of individual limits. Enter the combined limit in the Schedule of Endorsement SP 315.	No change
c. Coinsurance	c. Coinsurance	No change
(1) Minimum coinsurance of 80% applies to the building when Endorsement SP 315 is used. If the policy's Replacement Cost Optional Coverage applies (whether or not Coverage C also applies), this coinsurance requirement is based on the replacement cost of the current building. If the Replacement Cost Optional Coverage does not apply to the building, the coinsurance requirement is based on the actual cash value of the current building.	(1) Minimum coinsurance of 80% applies to the building when Endorsement SP 315 is used. If the policy's Replacement Cost Optional Coverage applies (whether or not Coverage C also applies), this coinsurance requirement is based on the replacement cost of the current building. If the Replacement Cost Optional Coverage does not apply to the building, the coinsurance requirement is based on the actual cash value of the current building.	No change
(2) The Coinsurance condition does not apply to the limit(s) of insurance selected for Coverages B and C .	(2) The Coinsurance condition does not apply to the limit(s) of insurance selected for Coverages B and C.	No change
d. Additional Covered Property	d. Additional Covered Property	No change
Coverage C includes the increased cost of construction for the following (but such coverage does not increase the Coverage C Limit of Insurance):	Coverage C includes the increased cost of construction for the following (but such coverage does not increase the Coverage C Limit of Insurance):	No change
(1) Cost of excavations, grading, backfilling and filling;	(1) Cost of excavations, grading, backfilling and filling;	No change

PAGE 4 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
(2) Foundation of the building;	(2) Foundation of the building;	No change
(3) Pilings; and	(3) Pilings; and	No change
(4) Underground pipes, flues and drains.	(4) Underground pipes, flues and drains.	No change
4. Coverage Example	4. Coverage Example	No change
a. Assume the following:	a. Assume the following:	No change
(1) An insured building of masonry construction has a replacement cost value of \$400,000 and an actual cash value of \$350,000.	(1) An insured building of masonry construction has a replacement cost value of \$400,000 and an actual cash value of \$350,000.	No change
(2) This building is located in an area now zoned for superior construction. The owner knows that substantial damage to the building - assume 50% destruction - will trigger the local ordinance and the entire building will have to be destroyed.	(2) This building is located in an area now zoned for superior construction. The owner knows that substantial damage to the building - assume 50% destruction - will trigger the local ordinance and the entire building will have to be destroyed.	No change
(3) Estimated cost of demolition of 50% of the structure (the undamaged portion) is \$30,000.	(3) Estimated cost of demolition of 50% of the structure (the undamaged portion) is \$30,000.	No change
(4) The additional cost to replace the building with a new structure to comply with the local ordinance and land use laws is \$200,000.	(4) The additional cost to replace the building with a new structure to comply with the local ordinance and land use laws is \$200,000.	No change
b. For purposes of illustration, the following is a possible way of developing the limits of insurance necessary when the Ordinance Or Law Coverage Endorsement is attached.	b. For purposes of illustration, the following is a possible way of developing the limits of insurance necessary when the Ordinance Or Law Coverage Endorsement is attached.	No change
c. Example:	c. Example:	No change
Replacement Cost Coverage Option applies.	Replacement Cost Coverage Option applies.	No change
To provide coverage for:	To provide coverage for:	No change

PAGE 5 OF 26

03/16 Edition		01	/17 Edition	Description of Change(s)
	(Current)	(1	Proposed)	Description of Change(s)
(1)	Replacement cost value of the current building (including loss of value of the undamaged portion), choose a Building limit of \$400,000.	(1)	Replacement cost value of the current building (including loss of value of the undamaged portion), choose a Building limit of \$400,000.	No change
(2)	Additional cost to replace the building to comply with an ordinance or law, choose an Increased Cost of Construction limit of \$200,000.	(2)	Additional cost to replace the building to comply with an ordinance or law, choose an Increased Cost of Construction limit of \$200,000.	No change
(3)	Cost to demolish the undamaged part of the existing building, choose a Demolition Cost limit of \$30,000.	(3)	Cost to demolish the undamaged part of the existing building, choose a Demolition Cost limit of \$30,000.	No change
5. Rating		5. Rating		No change
	O RATING TO RATE ORDINANCE V COVERAGE		RATING TO RATE ORDINANCE COVERAGE	No change
The following is added	at the end thereof:	The following is added at the end thereof:		No change
(AIC) A. Re	staurant Coverage Forms	(AIC) A. Re	staurant Coverage Forms	No change
1.	Description of Coverage	1.	Description of Coverage	No change
	These forms replace the ISO Causes Of Loss – Special Form (CP 10 30), the Building and Personal Property Coverage Form (CP 00 10), and the Business Income (And Extra Expense) Coverage Form (CP 00 30) so as to provide additional limits on certain coverages and to add other additional coverages for our restaurant policyholders.		These forms replace the ISO Causes Of Loss – Special Form (CP 10 30), the Building and Personal Property Coverage Form (CP 00 10), and the Business Income (And Extra Expense) Coverage Form (CP 00 30) so as to provide additional limits on certain coverages and to add other additional coverages for our restaurant policyholders.	No change
2.	Form	2.	Form	No change
	Use:		Use:	No change
	 a. Building and Personal Property Coverage Form (CSMR 00 10); 		 a. Building and Personal Property Coverage Form (CSMR 00 10); 	No change
	b. Business Income (and Extra Expense) Coverage Form (CSMR 00 30); and		b. Business Income (and Extra Expense) Coverage Form (CSMR 00 30); and	No change

PAGE 6 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
c. Causes of Loss – Special Form (CSMR 10 30)	c. Causes of Loss – Special Form (CSMR 10 30)	No change
3. Rules	3. Rules	No change
These forms can be used for any eligible restaurant whenever the property coverage part includes the Causes Of Loss – Special Form, the Building and Personal Property Coverage Form, and the Business Income (And Extra Expense) Coverage Form.	These forms can be used for any eligible restaurant whenever the property coverage part includes the Causes Of Loss – Special Form, the Building and Personal Property Coverage Form, and the Business Income (And Extra Expense) Coverage Form.	No change
4. Premium	4. Premium	No change
a. A flat charge of \$500 per location applies except for incidental office or storage locations; and	 A flat charge of \$500 per location applies except for incidental office or storage locations; and 	No change
b. For Business Income (And Extra Expense), multiply the Basic Group I and Basic Group II loss costs by the No Coinsurance Factor in ISO Table 50.E.3.b.#1.	b. For Business Income (And Extra Expense), multiply the Basic Group I and Basic Group II loss costs by the No Coinsurance Factor in ISO Table 50.E.3.b.#1.	No change
c. For waiting periods, apply the applicable factor below:	c. For waiting periods, apply the applicable factor below:	No change
Waiting Period Factor None 1.110 24 hours 1.050 48 hours 1.025 72 hours 1.000	Waiting Period Factor None 1.110 24 hours 1.050 48 hours 1.025 72 hours 1.000	No change
5. Increase in Limits of Insurance for any Additional Cause of Loss, Additional Coverages or Coverage Extensions	5. Increase in Limits of Insurance for any Additional Cause of Loss, Additional Coverages or Coverage Extensions	No change
a. All Coverages	a. All Coverages	No change
(1) Description of Coverage	(1) Description of Coverage	No change

PAGE 7 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
This endorsement is used to increase the Limit of Insurance beyond that included in the Restaurant Coverage Forms for any Additional Covered Cause of Loss, Additional Coverage or Coverage Extension.	This endorsement is used to increase the Limit of Insurance beyond that included in the Restaurant Coverage Forms for any Additional Covered Cause of Loss, Additional Coverage or Coverage Extension.	No change
(2) Form	(2) Form	No change
Use Schedule of Increased Limits – Enhancement Coverage Endorsement (SP 301).	Use Schedule of Increased Limits – Enhancement Coverage Endorsement (SP 301).	No change
(3) Premium	(3) Premium	No change
Refer to Company	Refer to Company	No change
(AIC) B. Scheduled Property Coverage Form	(AIC) B. Scheduled Property Coverage Form	No change
1. Description of Coverage	1. Description of Coverage	No change
Provides coverage for covered causes of loss to property owned by the insured and specified in the schedule included on the form.	Provides coverage for covered causes of loss to property owned by the insured and specified in the schedule included on the form.	No change
2. Basic Form(s) Applicable	2. Basic Form(s) Applicable	No change
Use Scheduled Property Coverage Form (SP 305).	Use Scheduled Property Coverage Form (SP 305).	No change
3. Eligibility	3. Eligibility	No change
a. What is Eligible	a. What is Eligible	No change

PAGE 8 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
The rules in this section apply to the property owned by the insured and specified in the schedule included on the form. All covered property must be scheduled with a limit of insurance shown for each item scheduled.	The rules in this section apply to the property owned by the insured and specified in the schedule included on the form. All covered property must be scheduled with a limit of insurance shown for each item scheduled.	No change
b. Ineligible Risks	b. Ineligible Risks	No change
The rules in this section do not apply to property owned by the insured that is not specified in the schedule included on the form.	The rules in this section do not apply to property owned by the insured that is not specified in the schedule included on the form.	No change
4. Premium Determination	4. Premium Determination	No change
Calculate using the total limit of insurance shown in the schedule against the business personal property rate at the location where the property is to be kept, per 100.	Calculate using the total limit of insurance shown in the schedule against the business personal property rate at the location where the property is to be kept, per 100.	No change
This coverage is subject to a minimum premium of \$250.	This coverage is subject to a minimum premium of \$250.	No change
(AIC) C. Additional Insured Endorsement	(AIC) C. Additional Insured Endorsement	No change
1. Description of Coverage	1. Description of Coverage	No change
To add the person or organization specified in the endorsement as an additional insured, as their interests may appear, for the property described in the endorsement.	To add the person or organization specified in the endorsement as an additional insured, as their interests may appear, for the property described in the endorsement.	No change
2. Form	2. Form	No change
Use Additional Insured Endorsement (SP 304).	Use Additional Insured Endorsement (SP 304).	No change
3. Premium	3. Premium	No change
A flat charge of \$150 per location applies.	A flat charge of \$150 per location applies.	No change

Page 9 of 26

		03/16 Edition (Current)				/17 Edition Proposed)	Description of Change(s)
(AIC)	D.	Newly Acquired Property Exclusion Endorsement	(AIC)	D.		wly Acquired Property Exclusion dorsement	No change
		1. Description of Coverage			1.	Description of Coverage	No change
		This endorsement is used to exclude coverage for newly acquired or constructed property.				This endorsement is used to exclude coverage for newly acquired or constructed property.	No change
		2. Form			2.	Form	No change
		Use Newly Acquired Property Exclusion Endorsement (SP 309).				Use Newly Acquired Property Exclusion Endorsement (SP 309).	No change
		3. Rate			3.	Rate	No change
		There is no premium adjustment when attaching this endorsement.				There is no premium adjustment when attaching this endorsement.	No change
(AIC)	E.	Period of Restoration Changes Endorsement	(AIC)	E.		riod of Restoration Changes dorsement	No change
		1. Description of Coverage			1.	Description of Coverage	No change
		Offers the insured a time limit option, based on the amount of insurance used for rating, and waiting period options.				Offers the insured a time limit option, based on the amount of insurance used for rating, and waiting period options.	No change
		2. Form			2.	Form	No change
		Use Period of Restoration Changes Endorsement (SP 320).				Use Period of Restoration Changes Endorsement (SP 320).	No change
		3. Rate			3.	Rate	No change
		Refer to rules shown above that pertain to the Restaurant Coverage Forms.				Refer to rules shown above that pertain to the Restaurant Coverage Forms.	No change
(AIC)	F.	Back-up of Sewers or Drains Exclusion	(AIC)	F.		ck-up of Sewers or Drains clusion	No change
		1. Description of Coverage			1.	Description of Coverage	No change
		This endorsement is used to exclude coverage for the back-up of sewers or drains.				This endorsement is used to exclude coverage for the back-up of sewers or drains.	No change
		2. Form			2.	Form	No change

PAGE 10 OF 26

	03/16 Edition					_	/17 Edition		Description of Change(s)	
	(Current)					(F	Proposed)		1 3 ()	
			Use Back-up of Sev Exclusion (SP 321).		Use Back-up of Sewers or Drains Exclusion (SP 321).		No change			
		3.	Rate				3.	Rate		No change
			When this endorser apply a rate modific .992.					When this endorsem apply a rate modifica .992.		No change
(AIC)	G.		ited Back-up of Sev ins Coverage	vers or	(AIC)	G.		nited Back-up of Sew nins Coverage	ers or	No change
		1.	Description of Cov	/erage			1.	Description of Cove	erage	No change
			This endorsement is provide a sub-limit f back-up coverage.					This endorsement is provide a sub-limit fo back-up coverage.		No change
		2.	Form				2.	Form		No change
			Use Limited Back-u or Drains Coverage				Use Limited Back-up or Drains Coverage (No change	
		3.	Rate				3.	Rate		No change
			When this endorser apply the following i modification factor be the coverage limit s	rate based upon	When this endorsement is used, apply the following rate modification factor based upon the coverage limit selected:		ate ased upon	No change		
			Coverage Limit	Flat Charge				Coverage Limit	Flat Charge	No change
			\$250,000	.993				\$250,000	.993	
			\$500,000	.994				\$500,000	.994	
			\$1,000,000	.995				\$1,000,000	.995	
			\$2,500,000 \$5,000,000	.996				\$2,500,000 \$5,000,000	.996	
(AIC)			(AIC)			Element –	No change			
	1. Description of Coverage					1.	Description of Cove	erage	No change	
	This endorsement is used to provide a sub-limit for interruption of services resulting from direct physical loss or damage by a Covered Cause of Loss to overhead transmission lines.			This endorsement is used to provide a sub-limit for interruption of services resulting from direct physical loss or damage by a Covered Cause of Loss to overhead transmission lines.			provide a sub-limit for interruption of service from direct physical I damage by a Covere Loss to overhead tra	or es resulting oss or ed Cause of	No change	

PAGE 11 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
2. Form	2. Form	No change
Use Utility Services – Time Element – Overhead Transmission Lines Coverage (SP 330).	Use Utility Services – Time Element – Overhead Transmission Lines Coverage (SP 330).	No change
3. Rate	3. Rate	No change
When this endorsement is used, apply the following charges based upon the coverage limit selected:	When this endorsement is used, apply the following charges based upon the coverage limit selected:	No change
Coverage Limit Premium Charge \$25,000 \$70 \$50,000 \$145 \$100,000 \$285	Coverage Limit Premium Charge \$25,000 \$70 \$50,000 \$145 \$100,000 \$285	No change
(AIC) I. Utility Services – Time Element – Increased Number of Days	(AIC) I. Utility Services – Time Element – Increased Number of Days	No change
1. Description of Coverage	1. Description of Coverage	No change
This endorsement is used to increase the maximum number of days for which Utility Services — Time Element coverage is provided.	This endorsement is used to increase the maximum number of days for which Utility Services – Time Element coverage is provided.	No change
2. Form	2. Form	No change
Use Utility Services – Time Element – Increased Number of Days (SP 331).	Use Utility Services – Time Element – Increased Number of Days (SP 331).	No change
3. Rate	3. Rate	No change
When this endorsement is used, apply the following charges based upon the number of days selected:	When this endorsement is used, apply the following charges based upon the number of days selected:	No change
Number of Days Premium Charge 10 \$65 20 \$200 30 \$335	Number of Days Premium Charge 10 \$65 20 \$200 30 \$335	No change
(AIC) J. Business Income from Dependent Properties – Changes Endorsement	(AIC) J. Business Income from Dependent Properties – Changes Endorsement	No change

	/16 Edition (Current)		01/17 Edition (Proposed)				Description of Change(s)
1.	Description of C	overage	1. Description of Coverage			Coverage	No change
	This endorsement is used to increase daily limit for the suspension of operations due to loss arising from any one Leader Location.			This endorsement is used to increase daily limit for the suspension of operations due to loss arising from any one Leader Location.			No change
2.	Form			2.	Form		No change
	Use Business Ind Dependent Prope Changes Endors	erties –			Use Business Inc Dependent Prop Changes Endors	erties –	No change
3.	Rate			3.	Rate		No change
	When this endors apply the followir based upon the conselected:	ig charges		When this endorsement is used, apply the following charges based upon the daily limit selected:		ng charges	No change
	\$2,500 \$5,000	Premium Charge \$20 \$60			Daily Limit Premium Charge \$2,500 \$20 \$5,000 \$60		No change
			(AIC)	K. Cor	mputer Coverage	Endorsement	This rule is added in conjunction with our introduction of this new, optional "Computer Coverage Endorsement".
				1.	Description of C	Coverage	Same as above
				Provides coverage for direct physical loss of or damage to Electronic Data Processing Equipment (Hardware) and Electronic Media and Records (including Software) caused by or resulting from any Covered Cause of Loss.		or damage to Processing dware) and and Records are) caused by	Same as above
				2.	Basic Form(s)	Applicable	Same as above
					Use Computer C Endorsement (S		Same as above
				3.	Premium Deterr	mination	Same as above

PAGE 13 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
	Multiple the limit requested by the final business personal property rate of the location where the computer equipment is used/stored, per \$100. Apply the computer coverage modification factor of 1.25.	Same as above
RULE 74. OTHER CAUSES OF LOSS FORMS	RULE 74. OTHER CAUSES OF LOSS FORMS	No change
The following is added at the end thereof:	The following is added at the end thereof:	No change
(AIC) A. Equipment Breakdown Enhancement Endorsement	(AIC) A. Equipment Breakdown Enhancement Endorsement	No change
1. Description of Coverage	1. Description of Coverage	No change
This endorsement modifies Causes of Loss – Special Form, Common Policy Conditions (IL 00 17) and Commercial Property Conditions (CP 00 90) to provide Coverage for these perils, by removing specific Exclusions and Limitations in the Special Form, and by adding provisions to the Conditions forms.	This endorsement modifies Causes of Loss – Special Form, Common Policy Conditions (IL 00 17) and Commercial Property Conditions (CP 00 90) to provide Coverage for these perils, by removing specific Exclusions and Limitations in the Special Form, and by adding provisions to the Conditions forms.	No change
2. Form	2. Form	No change
Use Equipment Breakdown Enhancement Endorsement (SP 157).	Use Equipment Breakdown Enhancement Endorsement (SP 157).	No change
3. Rates	3. Rates	No change
a. For all insured locations, calculate the property and business income total insurable value, divide by 100, and multiply this amount by the following factors:	a. For all insured locations, calculate the property and business income total insurable value, divide by 100, and multiply this amount by the following factors:	No change
Combined Property Damage and Business Income Rate/\$100 TIV	Combined Property Damage and Business Income Rate/\$100 TIV	No change

PAGE 14 OF 26

	03/16 Editio (Current)	n		01/17 Editi (Proposed		Description of Change(s)
	Table 3.a. – Restaurant Class Factors			Table 3.a. – Ro Factors	estaurant Class	No change
		minimum premium es per policy			25 minimum premium ies per policy	No change
						No change
	4. Deductible	es		4. Deductib	les	No change
	Premiums may be modified to reflect the application of deductibles via the following table:			reflect the	s may be modified to e application of es via the following	No change
	Property Deductible \$1,000 \$2,500 \$5,000 \$10,000 \$22,000 \$50,000	Optional Equipment Breakdown Deductible Factor (Non-Manufacturing) 1.000 0.848 0.686 0.519 0.357 0.292	Property Deductible Optional Equipment Breakdown Deductible Factor (Mon-Manufacturing)			No change
	Table 4.a. – Option Breakdown Proper Deductible Factors	ty Damage	Table 4.a. – Optional Equipment Breakdown Property Damage Deductible Factors			No change
Rule 75. is dele	eted in its entirety and	replaced by the	Rule 75. is dele	eted in its entirety ar	nd replaced by the	No change
	RULE 75. EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)			EARTHQUAKE AN ERUPTION ENDOFFORM)	ID VOLCANIC RSEMENT (SUB-LIMIT	No change
A. Desc	cription Of Coverage)	A. Desc	cription Of Coveraç	је	No change
earth effus the li		eruption, explosion or of insurance lower than	This insurance provides coverage for loss by earthquake and volcanic eruption, explosion or effusion usually at a limit of insurance lower than the limit for other causes of loss, subject to an annual aggregate.			No change
B. Forn	ns		B. Form	ns		No change
	Use Earthquake And Endorsement (Sub-L				d Volcanic Eruption Limit Form) (SP 318).	No change

PAGE 15 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
Use Earthquake - Volcanic Eruption Coverage Schedule (SP 319) with Endorsement SP 318.	 Use Earthquake - Volcanic Eruption Coverage Schedule (SP 319) with Endorsement SP 318. 	No change
C. Rules	C. Rules	No change
1. Coinsurance	1. Coinsurance	No change
The Coinsurance Condition does not apply to the coverage provided under Endorsement SP 318.	The Coinsurance Condition does not apply to the coverage provided under Endorsement SP 318 .	No change
2. Specific And Blanket Insurance	2. Specific And Blanket Insurance	No change
 a. For policies containing more than one item of covered property, Earthquake Volcanic Eruption Coverage may apply to any or all items. Designate in Coverage Schedule (SP 319) the items to which Endorsement SP 318 applies. 	 For policies containing more than one item of covered property, Earthquake - Volcanic Eruption Coverage may apply to any or all items. Designate in Coverage Schedule (SP 319) the items to which Endorsement SP 318 applies. 	No change
b. Insurance under Endorsement SP 318 may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in Coverage Schedule (SP 319).	b. Insurance under Endorsement SP 318 may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in Coverage Schedule (SP 319).	No change
c. A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages.	c. A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages.	No change
3. Limits Of Insurance	3. Limits Of Insurance	No change

Page 16 of 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
a. The limit of insurance under Endorsement SP 318 is an annual aggregate limit, which applies to the total of all loss or damage that is caused by earthquake or volcanic eruption in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one earthquake or volcanic eruption during that period of time. If the first earthquake or volcanic eruption does not exhaust the limit of insurance, then the balance of that limit is available for a subsequent earthquake or volcanic eruption.	a. The limit of insurance under Endorsement SP 318 is an annual aggregate limit, which applies to the total of all loss or damage that is caused by earthquake or volcanic eruption in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one earthquake or volcanic eruption during that period of time. If the first earthquake or volcanic eruption does not exhaust the limit of insurance, then the balance of that limit is available for a subsequent earthquake or volcanic eruption.	No change
b. Endorsement SP 318 includes an Increased Annual Aggregate Limit Option. Under this option, the annual aggregate is two times the limit of insurance; but the limit of insurance remains the maximum amount recoverable for a single earthquake or volcanic eruption. Indicate in Coverage Schedule (SP 319) whether the Increased Annual Aggregate Limit Option applies.	b. Endorsement SP 318 includes an Increased Annual Aggregate Limit Option. Under this option, the annual aggregate is two times the limit of insurance; but the limit of insurance remains the maximum amount recoverable for a single earthquake or volcanic eruption. Indicate in Coverage Schedule (SP 319) whether the Increased Annual Aggregate Limit Option applies.	No change
c. The limit of insurance stated for Earthquake - Volcanic Eruption is the maximum amount recoverable for loss or damage by earthquake or volcanic eruption. The Earthquake - Volcanic Eruption limit of insurance is not in addition to the limit of insurance that applies to other Covered Causes of Loss. For example, the maximum amount recoverable for the total of all loss or damage caused by an earthquake and fire resulting from the earthquake is the limit of insurance applicable to fire.	c. The limit of insurance stated for Earthquake - Volcanic Eruption is the maximum amount recoverable for loss or damage by earthquake or volcanic eruption. The Earthquake - Volcanic Eruption limit of insurance is not in addition to the limit of insurance that applies to other Covered Causes of Loss. For example, the maximum amount recoverable for the total of all loss or damage caused by an earthquake and fire resulting from the earthquake is the limit of insurance applicable to fire.	No change
d. Amounts payable under Additional Coverages and Coverage Extensions do not increase the Earthquake - Volcanic Eruption limit of insurance.	 d. Amounts payable under Additional Coverages and Coverage Extensions do not increase the Earthquake - Volcanic Eruption limit of insurance. 	No change

PAGE 17 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
4. Deductibles	4. Deductibles	No change
Property damage coverage is subject to a deductible which applies to the value of property that sustains damage by earthquake or volcanic eruption.	a. Property damage coverage is subject to a deductible which applies to the value of property that sustains damage by earthquake or volcanic eruption.	No change
b. Premiums may be modified to reflect the application of deductibles via the following table:	b. Premiums may be modified to reflect the application of deductibles via the following table:	No change
Earthquake Deductible Deductible Factor	Earthquake Deductible Deductible Factor	No change
\$10,000 1.000	\$10,000 1.000	9-
\$25,000 .832	\$25,000 .832	
\$50,000 .682	\$50,000 .682	
\$75,000 .550	\$75,000 .550	
\$100,000 .455	\$100,000 .455	
\$150,000 .291	\$150,000 .291	
\$200,000 .273	\$200,000 .273	
\$250,000 .255	\$250,000 .255	
\$500,000 .236	\$500,000 .236	
\$750,000 .227	\$750,000 .227	
\$1,000,000 .223	\$1,000,000 .223	
5. Options	5. Options	No change
 Refer to Paragraph 3.b. of this rule for the Increased Annual Aggregate Limit Option. 		No change
b. Endorsement SP 318 may be used to limit coverage to "Earthquake - Sprinkler Leakage Only". This option is made applicable by appropriate entry in Coverage Schedule (SP 319)	b. Endorsement SP 318 may be used to limit coverage to "Earthquake - Sprinkler Leakage Only". This option is made applicable by appropriate entry in Coverage Schedule (SP 319).	No change
6. Rating	6. Rating	No change
a. Premium Determination:	a. Premium Determination:	No change
Apply applicable rating factors to the appropriate base rates shown in paragraph e. below to determine premium.	Apply applicable rating factors to the appropriate base rates shown in paragraph e. below to determine premium.	No change
b. Premium is calculated on a per location basis	b. Premium is calculated on a per location basis	No change

Page 18 of 26

	03/16 Edi (Currer			01/17 Edition (Proposed)		Description of Change(s)
	applies wher	e Limit Factor of 1.333 n an aggregate equal to coccurrence limit is		c. An Aggregate Limit Fac applies when an aggre- twice the per occurrence selected	gate equal to	No change
	(EQSL) factor	ke Sprinkler Leakage or of 0.25 applies when orovided for earthquake kage only.		d. An Earthquake Sprinkle (EQSL) factor of 0.25 a coverage is provided fo sprinkler leakage only.	pplies when	No change
	e. Earthquake	Base Rates:		e. Earthquake Base Rate	es:	No change
	Construction T	ype Base Rate	1	Construction Type	Base Rate	No change
	Frame	0.003		Frame	0.003	
	Joisted Masonry	0.006		Joisted Masonry	0.006	
	Non-Combustible	0.003	_	Non-Combustible	0.003	
	Masonry Non-Combustib	le 0.003		Masonry Non-Combustible	0.003	
	Modified Fire Resistive	0.003	_	Modified Fire Resistive	0.003	
	Fire Resistive	0.003		Fire Resistive	0.003	
Rule 76. is of following:	deleted in its entirety	and replaced by the	Rule 76. is dele	eted in its entirety and replac	ed by the	No change
RULE 76.	FLOOD COVERA	GE ENDORSEMENT	RULE 76.	FLOOD COVERAGE ENDO	RSEMENT	No change
A. D	escription of Covera	age	A. Des	cription of Coverage		No change
	his insurance provid	es coverage for loss	y This	insurance provides covera	ge for loss by	No change
B. F	orms		No change			
1.	. Use Flood Cove	erage Endorsement (P 1.	Use Flood Coverage End 317).	dorsement (SP	No change
2.	. Use Flood Covera	age Schedule (SP 314).	2.	Use Flood Coverage Schede	ule (SP 314).	No change
C. R	ules		C. Rule	es .		No change
1.	. Ineligibility		1.	Ineligibility		No change

Page 19 of 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
Certain properties are not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act, 16 U.S.C. 3501 et seq. and the Coastal Barrier Improvement Act of 1990, Pub. L. 101-591, 16 U.S.C. 3501 et seq. Flood Coverage Endorsement SP 317 cites these Acts under Property Not Covered.	Certain properties are not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act, 16 U.S.C. 3501 et seq. and the Coastal Barrier Improvement Act of 1990, Pub. L. 101-591, 16 U.S.C. 3501 et seq. Flood Coverage Endorsement SP 317 cites these Acts under Property Not Covered.	No change
Inception of Coverage And Increases In Coverage	2. Inception of Coverage And Increases In Coverage	No change
Coverage is not provided with respect to a flood that begins before or within 72 hours after the inception date of the Flood Coverage Endorsement. An increase in the amount of flood insurance does not apply with respect to a flood that begins before or within 72 hours after the insured requests the increase.	Coverage is not provided with respect to a flood that begins before or within 72 hours after the inception date of the Flood Coverage Endorsement. An increase in the amount of flood insurance does not apply with respect to a flood that begins before or within 72 hours after the insured requests the increase.	No change
3. Specific And Blanket Insurance	3. Specific And Blanket Insurance	No change
 a. For policies containing more than one item of covered property, flood coverage may apply to any or all items. Designate in the Coverage Schedule (SP 314) the items to which SP 317 applies. 	a. For policies containing more than one item of covered property, flood coverage may apply to any or all items. Designate in the Coverage Schedule (SP 314) the items to which SP 317 applies.	No change
b. Insurance under SP 317 may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in Coverage Schedule (SP 314).	 b. Insurance under SP 317 may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in Coverage Schedule (SP 314). 	No change
c. A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages.	c. A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages.	No change
4. Limits Of Insurance	4. Limits Of Insurance	No change
a. Enter a Limit of Insurance for Flood in Coverage Schedule (SP 314). This Limit is the maximum amount payable in a single occurrence of flood.	a. Enter a Limit of Insurance for Flood in Coverage Schedule (SP 314). This Limit is the maximum amount payable in a single occurrence of flood.	No change

Page 20 of 26

03/16 Editio (Current)			01/17 Edition (Proposed)	Description of Change(s)
Flood in Covers If there is more month period beginning of th period), the Ar maximum amo	Annual Aggregate for age Schedule (SP 314). It than one flood in a 12- (starting with the e present annual policy nual Aggregate is the unt payable for the total es sustained during that	b.	Also enter an Annual Aggregate for Flood in Coverage Schedule (SP 314). If there is more than one flood in a 12-month period (starting with the beginning of the present annual policy period), the Annual Aggregate is the maximum amount payable for the total of all flood losses sustained during that period of time.	No change
Aggregate amo there is no amo Aggregate, the maximum amo	Limit and the Annual punt are the same, or if unit stated as an Annual in the Flood Limit is the unit payable in the 12-ven if there is more than e of flood.	c.	If the Flood Limit and the Annual Aggregate amount are the same, or if there is no amount stated as an Annual Aggregate, then the Flood Limit is the maximum amount payable in the 12-month period even if there is more than one occurrence of flood.	No change
limit of insuran Covered Cau example, the recoverable for damage cause	t is not in addition to the ce that applies to other ses of Loss. For a maximum amount the total of all loss or ed by a flood and fire the flood is the limit of cable to fire.	d.	The Flood Limit is not in addition to the limit of insurance that applies to other Covered Causes of Loss. For example, the maximum amount recoverable for the total of all loss or damage caused by a flood and fire resulting from the flood is the limit of insurance applicable to fire.	No change
Coverages and	able under Additional d Coverage Extensions the Flood Limit.	e.	Amounts payable under Additional Coverages and Coverage Extensions do not increase the Flood Limit.	No change
5. Other Insurance		5. Oth	er Insurance	No change
is written as ex limit that can National Floo (NFIP) policy, was not obtair excess clause property is r	er Endorsement SP 317 cess over the maximum be insured under a d Insurance Program even if NFIP coverage ed or maintained. The does not apply if the lot eligible for NFIP as not eligible when SP h.	a.	Coverage under Endorsement SP 317 is written as excess over the maximum limit that can be insured under a National Flood Insurance Program (NFIP) policy, even if NFIP coverage was not obtained or maintained. The excess clause does not apply if the property is not eligible for NFIP coverage, or was not eligible when SP 317 was written.	No change

PAGE 21 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)
b. The insurer may agree to write Endorsement SP 317 withou underlying NFIP coverage, by indicating in Coverage Schedule (SF 314) that the Underlying Insurance Waiver applies.	Endorsement SP 317 without underlying NFIP coverage, by indicating in Coverage Schedule (SP	No change
6. Deductible	6. Deductible	No change
Premiums may be modified to reflect the application of deductibles via the following table:	Premiums may be modified to reflect the application of deductibles via the following table:	No change
Flood Deductible Deductible Factor	Flood Deductible Deductible Factor	No change
\$10,000 1.000	\$10,000 1.000	· ·
\$25,000 .781	\$25,000 .781	
\$50,000 .625	\$50,000 .625	
\$75,000 .590	\$75,000 .590	
\$100,000 .563	\$100,000 .563	
\$150,000 .520	\$150,000 .520	
\$200,000 .490	\$200,000 .490	
\$250,000 .469	\$250,000 .469	
\$500,000 .395 \$750,000 .345	\$500,000 .395 \$750,000 .345	
\$750,000 .345 \$1,000,000 .310	\$1,000,000 310	
		No change
7. Rating	7. Rating	No change
a. Premium Determination:	a. Premium Determination:	No change
Apply applicable rating factors to the appropriate flood base rates shown in paragraph e . below to determine premium.	Apply applicable rating factors to the appropriate flood base rates shown in paragraph e . below to determine premium.	No change
b. Premium is calculated on a per location basis. The TIV in the Premium Formula is the TIV for the location.	b. Premium is calculated on a per location basis. The TIV in the Premium Formula is the TIV for the location.	No change
c. Limit Factor = (Flood Limit / Sum of TIV for all locations) ^ 0.28.	c. Limit Factor = (Flood Limit / Sum of TIV for all locations) ^ 0.28.	No change
d. All other rates and factors are defined below.	 All other rates and factors are defined below. 	No change
e. Flood Base Rates:	e. Flood Base Rates:	No change

PAGE 22 OF 26

	C	3/16 Editi (Current	_					01/17 Edit (Propose	_			Description of Change(s)		
	Flood 2 A B C	.240 .080		Available	0		Е	Low Low A .240 B .080 C .016	, N	zard Type	0	No change		
	f. H	azard Type	Desci	iptions			f. I	Hazard Type	Descr	iptions		No change		
	(*	personal	pro	g walls/floors perty have o damage du	low		(personal	pro	g walls/floors perty have o damage du	No change			
				Moderate – Building walls/floors and/or personal property are/is moderately susceptible to damage due to flood. This category does not apply to risks meeting the definition of "High" hazard below.			(and/or p moderate damage category	personately due does the d	uilding walls/f al property a susceptible to flood. not apply to efinition of "f	to This risks	No change		
	(3) <u>High</u> — Building walls/floors and/or personal property are/is highly susceptible to damage due to flood.						(3) <u>High</u> — Building walls/floors and/or personal property are/is highly susceptible to damage due to flood.				No change			
g. Aggregate Limit Factors							g. <i>I</i>	Aggregate Li	mit Fa	ctors		No change		
	Table lookup is based on aggregate limit divided by per occurrence limit. For value not appearing in the following table, use the next highest value.						Table lookup is based on aggregate limit divided by per occurrence limit. For value not appearing in the following table, use the next highest value.					No change		
Agg Limit/Occ Limit	Factor	Agg Limit/Occ Limit	Factor 1.233	Agg Limit/Occ Limit	Factor	Agg Limit/Occ Limit	Factor	Agg Limit/Occ Limit	Factor	Agg Limit/Occ Limit	Factor 1.400	No change		
1.00	1.000	1.70	1.233	2.40	1.400	1.00	1.000	1.70	1.233	2.40 2.45	1.400			
1.10	1.033	1.80	1.266	2.50	1.417	1.10	1.033	1.80	1.266	2.50	1.417			
1.15	1.050	1.85	1.283	2.55	1.425	1.15	1.050	1.85	1.283	2.55	1.425			
1.25	1.083	1.95	1.316	2.65	1.442	1.25	1.083	1.95	1.316	2.65	1.442			
1.30	1.100	2.00	1.333	2.70	1.450	1.30	1.100	2.00	1.333	2.70	1.450			
1.35	1.117	2.05	1.341	2.75	1.458	1.35	1.117	2.05	1.341	2.75	1.458			
1.45	1.133	2.10	1.350	2.80	1.475	1.40	1.133	2.10	1.350	2.85	1.467			
1.50	1.167	2.20	1.366	2.90	1.483	1.50	1.167	2.20	1.366	2.90	1.483			
1.55	1.183	2.25	1.375	2.95	1.492	1.55	1.183	2.25	1.375	2.95 3.00	1.492			
1.65	1.216	2.30	1.383	3.00	1.000	1.65	1.216	2.30	1.383	3.00	1.500			
	tool.													
RULE 81.	DEDU	CTIBLE INS	URAN	ICE PLAN		RULE 81.	DEDU	JCTIBLE INS	URAN	CE PLAN		No change		
						•								

PAGE 23 OF 26

03/16 Edition (Current)	01/17 Edition (Proposed)	Description of Change(s)		
Paragraph E . is deleted in its entirety and replaced by the following:	Paragraph E. is deleted in its entirety and replaced by the following:	No change		
E. Rate Modification	E. Rate Modification	No change		
E. Rate Modification Multiply the rates contemplating a base deductible of not more than \$500 by the factors in the tables below:	Multiply the rates contemplating a base deductible of not more than \$500 by the factors in the tables below:	No change No change		

Page 24 of 26

03/16 Edition (Current)			Edition osed)			Description of Change(s)
DEDUCTIBLES WITH SP 110		DEDUCTIBLE	S WITH SP 11	<u>0</u>	N	o change
WATER DAMAGE ALL OTHER CREDIT C.1.c.(1) ALL OTHER PERILS FACTOR	WATE C.1.c.(1)	ER DAMAGE ALL OTHER	ALL OTHER PERILS	CREDIT FACTOR		igher deductible options have been added to give our sureds and/or underwriters greater flexibility when writing
\$1,000 \$1,000 \$1,000 .990	\$1,000	\$1,000	\$1,000	.990		risk.
\$2,500 \$2,500 \$1,000 .980	\$2,500	\$2,500	\$1,000	.980		
\$5,000 \$1,000 \$1,000 .970	\$5,000	\$1,000	\$1,000	.970		
\$5,000 \$2,500 \$1,000 .960	\$5,000	\$2,500	\$1,000	.960		
\$5,000 \$5,000 \$1,000 .950	\$5,000	\$5,000	\$1,000	.950		
\$10,000 \$1,000 \$1,000 .940	\$10,000	\$1,000	\$1,000	.940		
\$10,000 \$2,500 \$1,000 .930	\$10,000	\$2,500	\$1,000	.930		
\$10,000 \$5,000 \$1,000 .920	\$10,000	\$5,000	\$1,000	.920		
\$10,000 \$10,000 \$1,000 .910	\$10,000	\$10,000	\$1,000	.910		
	00.500	80.500	80.500	075		
\$2,500 \$2,500 \$2,500 .975	\$2,500	\$2,500	\$2,500	.975		
\$5,000 \$2,500 \$2,500 .955	\$5,000 \$5,000	\$2,500 \$5,000	\$2,500 \$2,500	.945		
\$5,000 \$5,000 \$2,500 .945	\$10,000	\$2,500	\$2,500	.925		
\$10,000 \$2,500 \$2,500 .925	\$10,000	\$5,000	\$2,500	.905		
\$10,000 \$5,000 \$2,500 .905	\$10,000	\$10,000	\$2,500	.895		
\$10,000 \$10,000 \$2,500 .895	\$25,000	\$25,000	\$2,500	.815		
	\$50,000	\$50,000	\$2,500	.765		
\$5,000 \$5,000 \$5,000 .870						
\$10,000 \$5,000 \$5,000 .850	\$5,000	\$5,000	\$5,000	.870		
\$10,000 \$10,000 \$5,000 .840	\$10,000	\$5,000	\$5,000	.850		
	\$10,000	\$10,000	\$5,000	.840		
\$10,000 \$10,000 \$10,000 .800	\$25,000	\$25,000	\$5,000	.760		
	\$50,000	\$50,000	\$5,000	.710		
\$25,000 \$25,000 \$25,000 .720						
	\$10,000	\$10,000	\$10,000	.800		
\$50,000 \$50,000 \$50,000 .630	\$25,000	\$25,000	\$10,000	.735		
	\$50,000	\$50,000	\$10,000	.685		
	\$25,000	\$25,000	\$25,000	.720		
	\$50,000	\$50,000	\$25,000	.655		
	\$50,000	\$50,000	\$50,000	.630		
	\$30,000	\$50,000	¥50,000	.000		

PAGE 25 OF 26

		Edition rrent)				Edition posed)		Description of Change(s)
	DEDUCTIBLE	ES WITH SP 1	<u>6</u>		DEDUCTIBL	ES WITH SP 1	<u>6</u>	No change
WATE C.1.c.(1)	R DAMAGE ALL OTHER	ALL OTHER PERILS	CREDIT FACTOR	WATE C.1.c.(1)	R DAMAGE ALL OTHER		No change	
NA	\$1,000	\$1,000	.950	NA	\$1,000	\$1,000	.950	
NA	\$2,500	\$1,000	.870	NA	\$2,500	\$1,000	.870	
NA	\$5,000	\$1,000	.850	NA	\$5,000	\$1,000	.850	
NA	\$10,000	\$1,000	.840	NA	\$10,000	\$1,000	.840	
NA	\$2,500	\$2,500	.830	NA	\$2,500	\$2,500	.830	
NA	\$5,000	\$2,500	.810	NA	\$5,000	\$2,500	.810	
NA	\$10,000	\$2,500	.790	NA	\$10,000	\$2,500	.790	
NA	\$5,000	\$5,000	.780	NA	\$5,000	\$5,000	.780	
NA	\$10,000	\$5,000	.760	NA	\$10,000	\$5,000	.760	
NA	\$10,000	\$10,000	.750	NA	\$10,000	\$10,000	.750	

Page 26 of 26